

THE SATURDAY EVENING POST

An Illustrated Weekly
Founded A. D. 1728 by Benj. Franklin

FEBRUARY 1, 1913

5c. THE COPY



A Business Administration—By George Randolph Chester

"Firestone"

NON-SKID TIRES

FOR SECURITY AGAINST MISHAP
ECONOMY OF TIRE AND CAR UPKEEP
FULLEST TRACTION
SUPREME RIDING COMFORT

COST MORE
TO BUILD
COST LESS
TO USE



THE FIRESTONE TIRE & RUBBER CO.

"America's Largest Exclusive Tire and Rim Makers"

AKRON, OHIO

ALL PRINCIPAL CITIES

Write For Book, "What's What In Tires," By H. S. Firestone



Which Car?—It Is Hard to Decide, Isn't It?

TO you who are trying to decide which car to buy—we want to offer a few suggestions.

You have looked at many different makes of cars. You have found that in most respects they are very much alike. They have nearly the same specifications; the same equipment; the same general appearance—at least, while new.

You hear, in most salesrooms, the same talk about service, guarantee, taking care of owners.

And when it's all finished how are you to decide? Of all these *apparently* equal cars, sold by these *apparently* equal dealers, which one are you to select?

TO choose wisely you must remember that behind these *apparently* equal cars are unequal values. Behind these *apparently* equal dealers are unequal companies, unequal organizations, unequal factories. In these unseen things lies the difference between cars.

So you should look to these unseen factors. Study the cars of course. Insist that your car have all the modern features. But before you invest your money—whether you buy a Chalmers or not—be sure to get satisfactory answers to the following questions.

1. How long has the company been in business?

Is it a sound, well-managed institution? Has it demonstrated its ability to manufacture successfully? Is it progressive? Is it likely to be in business permanently? Is it big enough and strong enough to attract the best class of dealers?

The kind of car you get depends absolutely upon the kind of a company that is behind it. A strong, successful, well-managed company will not skimp in manufacturing. It will be able to afford experimental work, and thus keep always in the lead. It will be in position to back up its guarantee.

No company is more firmly established or better managed than the Chalmers. It has long been "first" in its class.

2. Does the company manufacture its own parts or merely assemble?

This is a vital question. The company that manufactures its own parts is able to put into the car *better value* for your money, because it eliminates the parts-maker's profits. It is able to manufacture more *accurately*, because it concentrates all its efforts on making parts for *one* kind of cars—its own. Also the company that makes its own parts will be able to give you service and supply your needs for years to come.

No automobile company manufactures a greater proportion of the parts of its car than the Chalmers Company.

3. What do owners say about the car? Are they satisfied?

Owners of a car are the people who know. They are the ones whose opinion is the result of experience—satisfactory or otherwise. Of course there is no car in the world—or any other manufactured product—that will earn the approval and endorsement of every single individual who uses it. But take the general opinion of the owners and you will make no mistake. Be guided by their opinion of car, company and dealer.

Chalmers owners are satisfied. We are glad to have you ask their opinion of Chalmers cars.

4. Has the car itself quality—or is it merely a collection of "features"?

Accessories and equipment that make for comfort and convenience enhance the value of a *real* car, but they cannot make up for any lack of actual quality in the car itself. Be sure that the car you buy has the real "class" and in-built quality that come only from painstaking workmanship all the way from designer's drawing board to the final inspection department.

Chalmers cars have all the "features," all the conveniences that any cars have. In addition they have Chalmers "quality" in every line, in every part.

5. Will the car command a good price in case you care to sell it two or three seasons hence?

Of course you are not buying your car with the idea of selling it. But it is well to know you can sell it at a good price—if later you want to do so. Furthermore, the cars that bring good prices at second-hand are the cars that are standard, the cars that are built to last, the cars that the public knows are good cars.

Chalmers cars have for years brought the highest second-hand prices of any cars in their price class.

"Thirty-Six" (4 cyl. 36 h. p.) \$1950
"Six" (6 cyl. 54 h. p.) . \$2400
"30" (4 cyl. 30 h. p.) . \$1600

(Prices include full equipment and are f. o. b. Detroit.)

YOU will find that among four cylinder cars the Chalmers "Thirty-Six" at \$1950 cannot be surpassed. Among six cylinder cars the Chalmers "Six" gives you absolutely all you can ask in motor car value. For those who wish a smaller car, the Chalmers "30" is still the leader in the \$1500-\$1600 class.

These cars have all the modern features of convenience and comfort. In these tangible, physical things they are not surpassed by any other car, even at twice the price. In power and speed, in comfort and convenience, in beauty, style and luxury the Chalmers offers you the utmost value.

But greater than these tangible things, more valuable to you, more worth the money you invest are the intangible things behind the car—the Chalmers factory and the Chalmers organization. Other cars may give you approximately the same "features" as a Chalmers; none can give you these added values that make the Chalmers the choice of the wisest motorists.

If you make careful comparisons, we believe you will decide on the Chalmers. And when you do we urge you to place your order at once. It's not long till spring now and the only way to insure early delivery is by an early order. Catalog on request.

Chalmers Motor Company, Detroit



YOU will find that mothers who are careful about the temperature of the children's bath are just as particular about the soap.

Invariably they use Ivory.

They do this because they realize how important it is to use a mild, pure soap and because they know how grateful Ivory Soap is to the tenderest skin and what a buoyant feeling of perfect, healthy cleanliness it gives.

The more critical people are, the more they appreciate Ivory Soap for the bath and toilet. It offers every desired quality: It lathers freely. It rinses easily. It is pure. It is mild. It is free from uncombined alkali. It is made of the best materials of which soap can be made. It is inexpensive. And—it floats.

IVORY SOAP 99 ⁴⁴/₁₀₀ % PURE

Published Weekly
The Curtis Publishing
Company
Independence Square
Philadelphia

London: 5, Henrietta Street
Covent Garden, W.C.

THE SATURDAY EVENING POST

Founded A^D 1728 by Benj. Franklin

Copyright 1913
by The Curtis Publishing Company in
the United States and Great Britain

Entered at the Philadelphia Post-Office
as Second-Class Matter

Entered as Second-Class Matter at the
Post-Office Department
Ottawa, Canada

Volume 185

PHILADELPHIA, FEBRUARY 1, 1913

Number 31

A BUSINESS ADMINISTRATION

The Chief's Goat—By George Randolph Chester

ILLUSTRATED BY F. R. GRUGER

CAN he smell our gasoline?" asked little Tom Boles.

"Deacon" Jameson glanced back at the red runabout.

"He's steering out to pass us."

"Do you hear that, Pet?" Tom observed to their long-nosed gray roadster. "Now purr, baby."

In one moment more the square-faced man in the red runabout would have known that he was racing with the wrong strangers; but just then a farmer, with a sheetiron auto that rattled like a load of tin dippers, clattered from the pike on to the beautiful Bricktown Speedway and left the gray roadster no place to go but the ditch.

Tom Boles, cursing gently so as to waste no energy, promptly occupied the ditch, while the square-mustached man in the red runabout flashed triumphantly past him.

"Can we get him?" anxiously inquired the Deacon as they chugged up the bank.

"Do you hear that, Pet?" Tom indignantly addressed their car. "Can we get him!"

As they reached the point where the speedway ended and the avenue began, Tom and the Deacon had the joy of grinning backward at the square-mustached man.

That hard loser, who was now as red as his car, did not return the grin. Instead he stopped at the first drug store and rushed back to the telephone.

Just as Pet—slowed down now to a sedate city speed—turned from the avenue into Main Street, a gangling policeman stepped out and majestically put up his hand.

"Well?" inquired Jameson.

"Speeding," announced the officer laconically, and jumped on the running-board.

"The station's right round the corner."

Neither solemn-faced Jameson nor his right-hand man, little Tom Boles, had anything further to say. Both were gentlemen of wide travel and much experience.

A police sergeant grinned as they came in.

"Good riding on the avenue?" he affably inquired.

"How much?" asked Jameson in return, producing a thick black wallet.

"I don't like to take the responsibility," chuckled the sergeant, who was a pallid-faced desk man with a sandy mustache. "Won't you be seated?"

There was something so particularly aggravating about his mock politeness that little Tom Boles began to swell like a toad. What he thought, however, he kept to himself, though it almost poisoned him.

Another motor car stopped in front of the station-house. It was the red runabout.

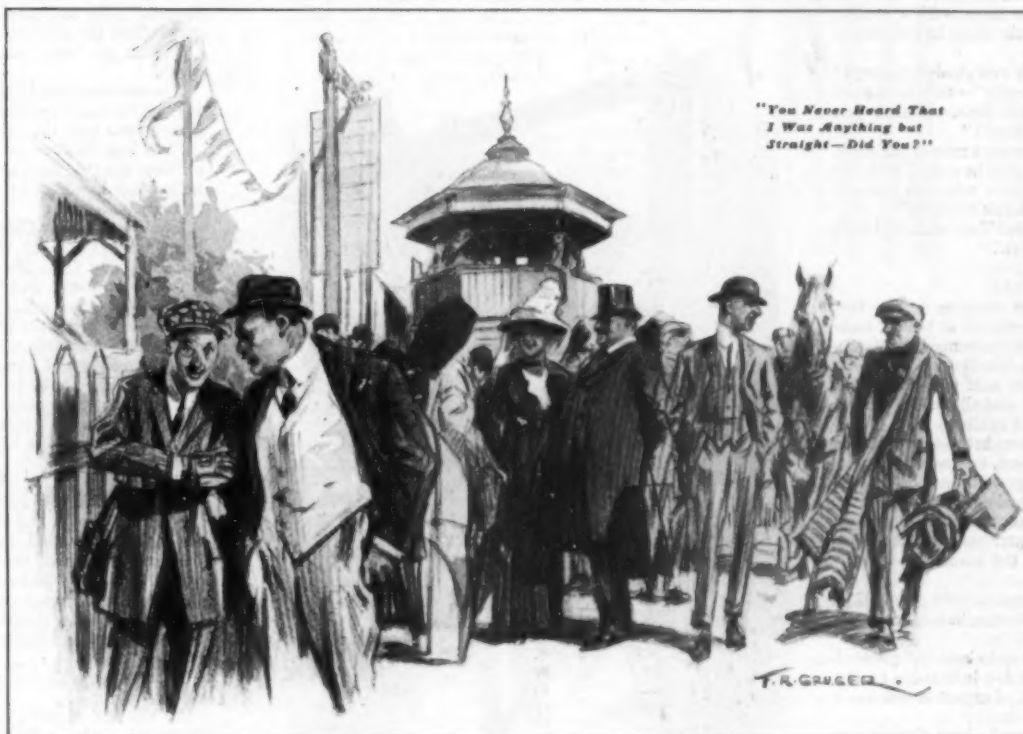
The square-mustached man clambered heavily out and strode into the place without a glance at the strangers.

"Good morning, chief," greeted the sergeant, as the newcomer went behind the rail, hung up his cap and sat down at the big desk. "Murphy brought in a couple of joy riders from the avenue."

Chief Wheelock glanced at the offenders indifferently.

"Hundred dollars," he remarked, producing a cigar from his pocket and lighting a match.

Jameson, who was a sharp contrast in black and white, from his patent-leather shoes to his little bow-tie, had the money on the desk before the chief could take a puff of his cigar. He replaced his wallet carefully in his pocket and, though white-faced with anger, turned to go.



Little Tom Boles would have perished on the spot if he had tried that silently contemptuous manner.

"You great big limburger!" he exploded, walking up to the rail and thrusting his jaw as far forward at the chief as the iron netting would permit. "I've seen a man welsh on paying a five-cent election bet to his little boy, but you're the cheapest —"

"Shut up, Tom!" ordered Jameson.

"Why, you red-faced squash!" insisted the bantamlike Tom. "We showed up your old tin coffee pot, and you had us pinched to get square!"

"Let the piker alone, Tom," urged Jameson.

The chief touched a button at the side of his desk.

"If you're here when that door opens you'll stay a while—both of you," he threatened.

"You don't have to get a club to drive me out of this place," said Jameson, looking fully at the chief for the first time; and the sergeant noted that the marble-faced man had a particularly cold eye. "I'm a stranger here, but I'm going to make it my business to find out where they keep your goat."

"HELLO, lieutenant!" greeted Tom Boles, pausing at the table where bald-topped Lieutenant Satterly was eating his modest midday lunch.

The police lieutenant glanced up at little Tom speculatively. The face was vaguely familiar, with its sunken cheeks and its hard jaw and its keen eye, but he could not remember for what offense the fellow had been sent up.

"I see you haven't my measurements, lieutenant," laughed Tom, sitting down familiarly at the opposite side of the table. "Are you playing the jack open or copped these days?"

"Oh, hello, runt!" smiled Satterly, his particularly clear blue eyes lighting with pleasure. "It's been a long stretch since you dealt me faro at Plympton Springs. How's the deacon?"

"He swallowed a five-pound beefsteak for dinner last night," bragged little Tom.

"Good work!" approved the lieutenant, who admired a hearty appetite. "What are you high-class dentists doing in Bricktown?"

"Hiding in the alley with a crowbar!" vindictively stated Tom. "When your tin-horn chief comes along we're going to drop it on his roof."

"What's the matter with the old man?" chuckled the lieutenant. "Won't he let you work?"

"Haven't asked him," replied Tom. "We came here to open a fancy club."

"I know the deacon's kind," fondly remembered Satterly, his blue eyes softening—"turkey on the sideboard and champagne in all the water-coolers. There's a lot of good sports in this town."

"Pipe!" agreed Tom. "They'd appreciate a good live business man like the deacon, but Wheelock stands in the road of prosperity."

"That's what they all say," confessed the lieutenant, remembering the trustworthiness of Deacon Jameson's outfit. "His rake-off's so strong that the good ones can't make a living. Why, he's driven more saloons out of business than the dry wave."

Little Tom's face reddened.

"You tell the chief for me that he's a blemish," he requested. "Say, lieutenant, what do you think of a head copper that'll run you a three-mile auto race and then pinch you because he lost?"

"Did he do that?" inquired Satterly, with an incredulous frown. "I suppose you got noisy."

"Not much," denied Tom, with a careless wave of his hand. "I called him a cheese and a squash and a welsher, and the deacon told him we'd get his goat; but outside of that there was no great disturbance."

"You're just as well off," decided Satterly. "The more money you'd take in the richer he'd get. When are you going away?"

"I've sent for my trunk," declared Tom. "Lieutenant, who's next in line for chief?"

Satterly saddened. "I am if I don't die," he regretfully acknowledged. "They jumped Wheelock over my head and he's the grandest little collector they ever had."

"Double-crosser, isn't he?"

"You can't get me to say it," refused Satterly, looking round him carefully.

"All right, lieutenant," assented Tom. "Just the same, we're going to frame this big pickle. What's his bug?"

"Speed," promptly advised Satterly. "He's out on the speedway every morning at seven with a trotter, and when he goes away to the races he bets 'em to the ceiling."

"Why shouldn't he, with everybody's money!" scorned Tom. "Say, Satterly"—and he leaned over confidentially—"if the deacon makes you chief, how strong will you work?"

Satterly displayed that he was a man of principle.

"Twenty per cent's enough," he stated, with the profound conviction of a man who has thought deeply on the subject. "More's robbery."

"Then you're on," promised Tom, shaking hands with him. "Horse-racing, eh?"

III

BRICKTOWN woke one morning to the fact that it was to have a horse fair at the old race-track. Beautiful lithographs announced the attraction on all the billboards in the city and on all the barns in the county. There were to be prizes for draft horses, carriage horses, and all kinds of horses. Also, there were to be speed exhibits.

Of course there was to be no betting, as that was against the law; nevertheless, it was well understood that the sport of kings would not be allowed to die entirely for the want of a little betting.

Before any of the lithographs had been put up Satterly strolled into headquarters to see the chief. "Where do we stand on the horse fair, chief?" he inquired.

"Friendly," returned Wheelock promptly. "I'm going to enter a horse myself—maybe two or three."

"How about the betting?"

"I don't see any place for us to butt in," grunted Wheelock. "If there are a few bets made on the quiet it's nobody's business. I expect to put down a dollar or two myself."

"I guess you haven't heard about these horse fairs," said Satterly, sitting down. "It's a new game. They work up the excitement all week and on getaway day they open up a full set of books. It's funny nobody's been to see you about it."

The chief blinked into his inkstand, and Satterly could see the square-mustached man calculating to a cent how much that privilege was worth.

"They're all scared," decided Wheelock. "There isn't a good bookmaker left since the track was closed."

"They'll swarm here when the word goes out," laughed Satterly. "The graft's something fierce, they tell me. No racing association to bother with, and every ticket writer is supplied with a harpoon."

"One day," sighed the chief—"just one good day, and it's pulled too quick for interference."

"It's the softest thing in the world," said Satterly, rising. "Anybody with a bankroll to back that book can retire the Sunday after and raise chickens."

Late that night Satterly met Deacon Jameson by appointment.

"Well, he took it!" the lieutenant exclaimed. "About an hour after I left the old man I sent in Harry Flanders to make a bid for the getaway-day book, and he turned Harry down so flat he had to go out edgewise."

Jameson turned to little Tom Boles with a glint in his cold eyes.

"Get out your trotting horse, Tom," he directed. "He's landed."

"The sucker's hooked straight through the gills," grinned Satterly.

IV

CHIEF WHELOCK, out on the speedway in a sulky behind a clean little bay trotter, passed a stranger working out a trim black horse with legs like a greyhound. The stranger was a half-sized man, with keen eyes and

sunken cheeks and a hard jaw, and he looked vaguely familiar, though the chief paid more attention to the horse.

At the end of the course Wheelock waited, and when the black turned he trotted his bay down alongside, each man watching the other's horse more than his own.

The stranger let out a little more speed. So did Wheelock. By the time they reached the other end of the speedway they were going at a pretty fair clip, and Wheelock knew all about the black.

"Good little horse!" he said patronizingly.

"What do you know about trotters?" instantly demanded Tom Boles.

The chief had not been able to recognize the countenance, but he recognized that popgun voice.

"Why, good morning, joy rider," he chuckled. "You're the little fellow that was brought along for harming the asphalt," he taunted.

"Yes, and you're the game little sport that soaked us the limit for beating you," jerked Tom. "Why didn't you pinch yourself?"

"I stopped when I reached the end of the speedway," explained the chief, still grinning in enjoyment. "You kept it up down the avenue and the officer did his duty."

"Well, Mr. Chief, I'll get that hundred back if I have to use nitroglycerine," Tom declared vengefully. "I'll take

did half a dozen minor marks; but his more active mind was estimating the amount of money little Tom Boles had in that roll.

They paused for a mutually vindictive moment at the head of the track.

"Ready?" snapped Tom.

"Go!" boomed Wheelock.

It was a pretty race and Wheelock was satisfied that the black was putting forth her best effort. As for himself, he was holding Belle Clay in, so that she finished in the lead only by a head.

Tom Boles was furious.

"Goodby, hundred!" he waved to it. "I'll never get another chance to see you."

"I don't know about that," laughed Wheelock, who was naturally in splendid good humor. "I'll hand it right back to the stakeholder if you'll cover it. I'll even give you a chance to double it."

Notwithstanding his rage, little Tom Boles had discretion.

"It wouldn't be fair to Lady Juliet," he growled, patting that silken little trotter on the flank. "She's tired from the train trip. I brought her here to enter in the horse fair next week."

"Oh, you did!" taunted Wheelock. "Well, son, if you'll trade her to the stakeholder you might have a chance." He indicated the bony old skeleton which drew the chickens.

"Come on, lady," said Tom gently and drove away.

The next morning he was out there again, declaring that his horse was fresh now, and Desk Sergeant Tanner was with the chief to see fair play.

Tom lost another hundred that morning, and another one the next, and on the fourth morning he lost five hundred, by reason of his foolish faith in Lady Juliet.

That was the day Chief Wheelock completed his arrangements to back the books on getaway day at the horse fair. He performed the operation through his cousin and he hired a small regiment of sheet and ticket writers. He pretended to charge his cousin a moderate price for the privilege, and divided the proceeds with the mayor and a few other personages of importance.

He did this so as to be open and aboveboard, but he kept completely in the background the fact that his cousin was only a straw man in the transaction. There was no need to let good money like that get away.

YOUNG MAYOR BIRCHLAND was a slender person who looked as if he wore stays—physically, mentally and morally; and he received Deacon Jameson as one saying: "Behold, I defy you to pick a flaw in me!"

"I understand your cousin, J. B. Stuart, owns a vacant four-story building at 57 Main Street," began the solemn-looking Jameson in his slow, measured tones.

The mayor, who was a good business man, was all alacrity.

"I am Mr. Stuart's agent for that property," he stated, studying Jameson in some perplexity—black suit, staringly white cuffs and shirtfront and stiff little white bow-tie; soft black hat, wavy brown hair streaked with gray, and dark eyes that could be intensely cold; well-massaged white face, thin, flexible lips and sensitive nose.

"What's the rent?" asked Jameson.

"Four thousand a year."

"It isn't enough for property like that," was the unexpected answer. "It should be five thousand. I'd like to lease it for ten years at that figure."

The virtuous young mayor stiffened; in fact, he creaked quite audibly.

"I am certain that my cousin would have to know definitely for what purpose you wished to use the building."

"Gambling," replied Jameson calmly.

"Oh, my dear sir!" protested young Birchland, properly shocked.

"It would be a very exclusive club," went on Jameson, unmindful of the interruption—"a gentleman's proposition. You may have heard of my establishments at Plympton Springs, Redbeach and elsewhere. It would be a credit to the town—one of your solid business institutions."

The mayor recovered himself.

"You have come to the wrong place, I fear," he announced with much forbearance. "So far as we officially know, there is no gambling in Bricktown."

"I should say not," cheerfully acquiesced Jameson. "The dumps you have in this town play to a piker crowd on paynight, and if a man tries to get out of the door with any of his wages still in his pocket they have him arrested. When will you see your cousin about this?"

"Tomorrow at three," replied the mayor thoughtfully. "You said five thousand a year, I think."

Two hours later the mayor was surprised to receive another call from Deacon Jameson.



"Six Hours," Was His Invariable Greeting. "Beat It!"

it from you now if you're game enough." And, reaching over, he patted his nervous little horse on the flank.

Deep joy filled the soul of Chief Wheelock. This morning he was driving Belle Clay, a trotter with a record, and nobody knew she was in town.

"I don't know your horse," he objected.

"A piker never bets on anything but a cinch," flung Tom, starting to drive away.

"If you hand me any more of that rough stuff I'll jolt your jaw," warned Wheelock, frowning.

"You ain't got your club with you," gayly mocked Tom. "Do you bet me that hundred or not?"

A circular-faced young farmer had come along with a load of chickens.

"Hold this money—will you?" snapped Wheelock, and thrust two fifties into the hands of the tremendously interested chicken merchant.

Tom Boles whipped out a roll of money which made Wheelock's eyes water, and put up his stake. Then they left the stakeholder to be judge of the race and trotted slowly to the other end of the course side by side, each man, as before, watching the other's horse more than his own.

The little black was a beauty, Wheelock acknowledged to himself, but she was not in a class with the unknown Belle Clay. The black had one white fetlock, a half crescent on the off flank and a gray spot behind the off shoulder. The chief noted those things mechanically, as he

"It's all off," announced Jameson. "You needn't see your cousin."

"Very well," accepted Birchland with a shade of regret. "What's the matter?"

"You have the rottenest chief of police in the United States," Jameson informed him. "He's a crook."

"I cannot permit you to say so," declared young Birchland. "Chief Wheelock is a very able, energetic and efficient man."

"There isn't a crook in town disputes it," quickly admitted Jameson. "They say he's the most able, energetic and efficient collector west of New York; but he's too strong. I wouldn't do business with him."

"I don't understand you," quoth the mayor, who was still young in politics, but was determined to learn.

"You don't understand Wheelock," Jameson corrected him. "He's a double-crosser. He shakes down all these poor struggling gambling dumps for fifty per cent and he doesn't split but twenty-five. Why, you don't even get yours!"

"Mine!" gasped the mayor. "This is outrageous!"

"That's what I say!" sympathized Jameson. "You've probably been thinking you get yours, but you don't. Now take this horse-fair case. Wheelock told you he got five thousand dollars for the privilege of the book on getaway day. Do you know what his actual dragdown will be?"

"I cannot assume that there is to be any dragdown, as you call it," objected the mayor. "Since you seem to have so much queer misinformation, however, I should like to know how much you think it will be."

"Not a cent less than fifty thousand!" And Jameson's eyes, cold as they were, showed his triumph.

"Fifty—fifty thousand!" gasped the mayor, stunned by this perfidy. "The thief! How does he do it?"

He was now very much interested and he leaned eagerly forward.

"Easy," smiled Jameson. "It's the roughest work I've seen since the blasting for the Pennsylvania Station. He's backing the book with his own bankroll. Didn't let you in on that little snap—did he?"

The mayor did not deny and did not affirm. He only looked mortified.

"The thief!" he observed to himself.

"Softest thing I know," went on Jameson with a tone of envy. "There'll be a horse framed in every race. I don't suppose he told you about Belle Clay."

"Who's Belle Clay?" asked the mayor, now absorbing information at every pore.

"A trotter with a record, which he has entered over there under the name of Molly against a lot of grocers' pets. Just ask that big crook about Molly—will you?"

"I'll do it!" decided the mayor with sudden anger. After all, he was a business man!

VI

THE Bricktown Horse Fair was a grand occasion, and it brought out the best in the way of horseflesh that the surrounding counties could produce. Everybody, it seemed, was highly interested in the improvement of the stock; but the enthusiasm seemed to be greatest concerning those lighter-built horses which could move most rapidly round a circular track.

On Monday the enthusiasm began to manifest itself with the first race, when Jack bet Bill, and Jim bet Sam, and friend bet friend. On Tuesday neighbor bet neighbor.



"Say, Satterly, if the Deacon Makes You Chief, How Strong Will You Work?"

On Wednesday certain furtive persons appeared in the long-deserted betting shed, displaying tiny celluloid slates on which were penciled various fractions after the name of each horse. On this day, also, appeared certain other furtive persons who had a marvelous facility for sliding, eel-like, through a crowd, without touching elbows; and their activities annoyed the police very much.

These persons, however, disappeared on Friday night as if by magic; and, to be quite certain that their disappearance would be permanent, Chief Wheelock stood at the gate to converse with each one as he came out. His remarks were very brief and pointed.

"Six hours," was his invariable greeting. "Beat it!"

Then Billy the Dip, or Chicago Slim, or Red Hicky, or whoever it was, would jam his hands in his pockets and hunch his neck in his collar, and cast a poisonous glance at the chief and slink away to get out of town by eleven o'clock, or be jailed.

Only Wop the Gun had the nerve to answer the head rumble of the Bricktown police. "Where's my transportation?" he sulkily demanded.

"You'll get it in the wagon in about five minutes," promised the chief with a grin. He had done well so far this week.

"You ought to send us out on a velvet rattler," growled Wop the Gun. "You're the only one of the mob that got the kale. They don't shake a guy down cleaner in Sing Sing."

"Go on and get it off your chest," invited the chief with a certain curious satisfaction in this complaint.

"I can't without a smoke wagon on me," declared Wop the Gun, himself beginning to smile. "I'm hep to you, though, chief. You won't let us work on the big day because you're running the book."

"It's a lie," perfunctorily denied Wheelock; "but what of it?"

"Well, you want all the cash to be tossed against the blackboard, but you might give us a crack at the winners."

The chief smiled comfortably under his square mustache. "There are six races," he gently observed, and walked away, laughing, to tell the reporters that he had taken a hand in the game himself and had cleared out of town every pickpocket, holdup man and crook of every description. He had great credit for that in the morning papers.

VII

SATURDAY afternoon was bright and fair, and the Bricktown racetrack was thronged with happy, eager faces. The sport of kings and the improvement of stock were to receive their greatest impetus on this day, and the factories all paid off at noon. The band played; the peanut roasters whistled; the hot-hot man laid in a supply of lemon drops for his voice, and the toy-balloon man was everywhere with his little red globes.

Chief Wheelock was on hand with a careful eye on that still unknown trotter, Belle Clay, and on all the other horses in Belle Clay's race, which was the fifth. He even inspected familiarly Lady Juliet as little Tom Boles drove her up the track for a warming. He noted mechanically the half crescent on the flank, the gray spot behind the shoulder, the white fetlock, and a dozen other little marks by which she could be known. He was at the paddock gate when little Tom Boles came back with Lady Juliet, and he greeted that loser as a winner should.

"Don't put any Lady Juliet money on the book," he kindly advised. "Give it to me."

"I'll do something you won't do!" retorted Tom. "I'll back a friend or a horse to the finish. Nobody could ever call me a quitter!" And, by way of proving that he was not one to indulge in cheap vaporings, he displayed a most heart-warming sheaf of money. "Here's a thousand on Lady Juliet."

"You're on," accepted Wheelock. "Put away your coin. I'll make it a finger bet."

Pleased with himself, the chief walked into the betting shed, which was a scene of activity gladdening to the soul of any lover of the improvement of the stock.

There were twenty big blackboards ranged in two long rows, and in front of each was a tightly wedged knot of men with money in their hands. Every now and then the thicknecked man with the chalk would rub out the fractions following the name of a horse and replace them with others.



"Come on, You, Come on, You Belle Clay!"

Immediately upon this two opposing surges would take place in that knot of betters.

Some of those on the inside would fight their way out to look at another blackboard, while some of those on the outside would shove their way in to force their money on a surly ticket writer.

Mayor Birchland, his attire altered appropriately for the day by a golf cap and a pair of field glasses, tapped Chief Wheelock on the shoulder and drew him into a near-by corner.

"Look here, Gus; are you backing this book?" the mayor incisively wanted to know.

Chief Augustus Wheelock looked the mayor squarely in the eye and chuckled. The mayor was only a boy.

"Certainly not," he said in his bluffest and heartiest tone. "I told you that the other day."

"I heard the rumor again." And the mayor's manner was very businesslike.

The chief frowned and his eyebrows bristled.

"Who's passing you that dope, Birchland?" he demanded. "You tell me and I'll lift his scalp."

"I don't mind telling you if the information proves on the level," snapped the mayor.

The chief suppressed an appearance of worry. "Didn't you get your share of the privilege money?"

"I don't know whether I got my full share or not," retorted the mayor, and there was no virtue at all in his tone. He was just a business man. "How much are you shaking down Charley Lettman's craps room?"

"Twenty-five per cent"—this again with a frank look into the mayor's eyes.

"I have you there, Gus," smiled the mayor with that smile which is used by a wise man in place of temper. "You take fifty dollars out of every hundred Charley wins, and you split only twenty-five with the proper authorities. I'll give you to understand this is a business administration."

"Go on!" protested the chief with a beautiful admixture of incredulity and indignation. "If that's so I'll have Tanner's scalp. I didn't think he'd hold out on me."

"Somebody's been holding out," charged the mayor. "It's bad for business. You're taking so much from the operators that they are all going out of town. It isn't good for a city to have its normal functions stopped. How about your horse Molly?"

The chief reflected for a fleeting second. It had always been his policy to stand pat; and he did it now.

"She's a good little trotter," he indifferently stated.

"Is she Belle Clay?"

The chief laughed heartily.

"You don't see me betting on her—do you? Look here, Birchland; some snitch has been fussing you all up. You leave it to me."

"We'll see how it turns out," half threatened the mayor, and walked away, highly dissatisfied.

Lieutenant Satterly, looking quite soldierlike and uncomfortable in his citizen's clothes, watched Chief Gus Wheelock elbow his wide swath down through the betting shed and over into the paddock; then he pulled Mayor Birchland out of a jam round the board.

"Don't bet on Belle Clay," he whispered.

"Molly, you mean?" returned the mayor.

"Sure; I suppose Gus slipped you the word that Molly is Belle Clay."

"He denied it," puzzled the mayor.

"It's a good thing for his friends that he's so stingy with the info," chuckled Satterly. "He didn't want to make you a present through the books."

"He's backing this—is he?"

"With every dollar he could lay hands on."

"How do you know?"

Satterly hesitated a minute.

"Are you safe?" he sharply inquired, his clear blue eyes searching the mayor's face.

"You never heard that I was anything but straight—did you?"

(Continued on Page 33)

TELLERS' TALES By John M. Anderson

ILLUSTRATED BY DOUGLAS DUER

The Man With the Cough, and Other Bank-Clerk Stories

YEARS ago Edmond François Valentin wrote *The Man With the Broken Ear*. The witchery of this Frenchman's genius clothed a sordid story with an enthralling charm. Unhappily, within the scope of the talents of the historian who seeks to beguile you for a little while with his contribution to your entertainment there lies only the power to rehearse in simple language the story of *The Man With the Cough*, and such other tales of an old financial thoroughfare once known as *The Street*—whose glory has passed away with the march of progress to newer and more available localities, but to whose golden memory those of us who lived in it, worked in it and loved it wave tear-spangled hands—such other tales, I say, as may possess some phase of human interest.



The old street was full of stories, some sad, some grave, some gay—many of them holding as deep a quality of tenderness or tragedy as Dickens, that master mind the gods endowed with wisdom, ever shadowed forth in any of his tales; many of them enshrining one of the noblest attributes of which the human heart is capable—"the quality of mercy"—all but forgotten now, perhaps, in the hurry and stress, save by those whose pleasure or misfortune it was to be a part of or an active participant in them, living only in remembrance or buried away in the files of the newspapers that chronicled those which became public. And upon them now as upon the old street itself, like a spell of enchantment, there lies the seal of silence. Yet how nimbly they troop forth at the touch of memory's magic hand!

I recall a boy—a boy who came daily to the bank for large sums of currency for a tobacco warehouse; a boy who was trusted implicitly. One day the boy took some checks out of the three checkbooks of the banks in which the warehouse company kept its accounts; traced the signatures of the officers of the company upon three checks for five thousand dollars each; received the money from the three paying tellers of the three banks, who had paid him money daily; skipped to London; lived gayly there for a while; couldn't resist the temptation of writing back to an old-time comrade that he had seen in a London music hall a pair of song-and-dance artists they had once seen together, and that they sang the identical song, *Sister Mary Walks That Way*—which was his undoing; for one of the tellers he had caught with a traced check went to London with a city detective—and the boy "walked that way" himself, ignominiously back to a prison cell, returning to the banks about thirteen thousand dollars of the money.

The Apparition in Gray

I REMEMBER, too, chasing a check raiser out of the bank one day into the arms of a police officer, whom he proceeded to "stick up" in a hallway with a blue gun almost half as long as his arm, with every one in hailing distance watching the awful performance and expecting every second to witness a tragedy.

And I recall with the most vivid remembrance a man with a cough—a horrible man he was—a fearful man—all in coarse gray, with a faded shawl wrapped round his throat. It was raining the day he came into the bank, and he looked as though he had been soaked in water. His hat was dripping, and he limped and shivered, glared and growled and swore! He left a trail of woe behind him that six tellers of as many different banks in the city still recall with spasms of grief and wrath!

It had been a fearful day. It was rimy and very damp—the damp was on the windows of the bank, as though the ghosts of depositors had been crying on them. It was a cold damp, too, and penetrating; and he was thin—his teeth chattered in his head; and he had a rasping, hacking cough that seemed to strangle him whenever the paroxysm was on; he was torn by that cruel ecstasy and left spent and almost without a voice when it passed. He was pock-pitted and evil-browed; and if ever there was a figure less calculated to carry to successful completion a game in which his wits were pitted against precedent, custom, caution and that alert watchfulness which is always present

in the mind of the paying teller—most certainly my mind fails to present the picture.

It was almost closing time when he came in. He stood before my window unbundling the old shawl from about his neck. He shook his dripping hat like a drowned puppy or kitten or cat. Then he coughed—a long, wheezing, bronchial strangle, with a gasping intake that made me marvel at his ever coming out of it with breath enough to live. He stood still for a moment, then continued unwrapping the shawl. Completing this performance finally, he dug from an inner pocket an old leather wallet and fished therefrom a draft, presenting it to me with a shaking hand. It was a draft drawn by a bank in N—, Tennessee, upon a bank in New York, and called for eighteen hundred and seventy-five dollars. The draft was payable to Joseph Hunt. It was indorsed by Joseph Hunt, and beneath this indorsement was written: "Signature O. K. and guaranteed." The signature of the cashier of the bank was the guarantor. This I may explain is a customary form of identification when a personal identification is impossible or inconvenient.

I noted at once that the draft was not drawn on our bank, though the bank issuing it kept a large account with us. I handed it back to the man, saying: "The draft is not drawn on this bank. It is on New York."

The disease that affected him shook him to his vitals and I watched his endurance of it with surprise. A profound commiseration for his condition took possession of me and so wrought upon me that it was with the deepest solicitude I saw him lean back against the desk, spent and ghastly. Presently he recovered sufficiently to hand the draft to me again. Then he swore. The blighting oaths, coming from so wan, hideous and grim a spectacle of a human being, gave me a sense of sickness and I turned away from it. He still stood presenting the draft. "The cashier of that bank," he said, "told me that I could get the money on it as well at this bank as I could in New York. I was on my way to New York to consult a specialist. I am too sick to go any farther. The cashier told me if I couldn't get any farther to come here and you would give me the money."

He had the drowned puppy or kitten or cat of a hat off now and was wiping a deathdamp, as it looked to me, from a forehead seamed and pallid. The whole appearance of his face and figure took on so pathetic an aspect that it was affecting to the last degree. It was touching; it was sympathy-compelling; and, despite the repellent feature of the unspeakable oaths, it was unquestionably convincing. One felt that he was telling the truth.

Now it is the custom of the teller when in doubt, and often as a precautionary measure, to refer matters of this character to a higher official of the bank. Ordinarily he will dismiss the applicant politely but firmly, and the incident will pass out of his mind; but this applicant, whose distressing sufferings were so excruciating, was an altogether different proposition; and I was almost ready to pay him the money without further question. I knew the bank that had drawn the draft was a thoroughly responsible one. I knew the signature of the cashier; but that undefinable sixth sense of caution that is always present in the subconscious mind of the teller caused me to hesitate.

Finally I said: "I'll ask the cashier about it. Come with me." "All right," he said; and with a broken utterance of oaths and a wrenching spasm of a cough he staggered rather than walked to the cashier's desk. I explained the matter. "Oh, I guess it's all right," the cashier said after looking at the check and at the appealing face of the man. He then marked the draft with his initials, told the unwholesome creature to write his name on the back of it again, and asked me to compare the signatures and pay him the money.

When the man came back to the window he feebly asked for large bills. I gave them to him. He counted them deliberately, placed them in the wallet, put it in an inner pocket, drew a medicine bottle from another pocket, took a long swallow of its contents, bundled the shawl about his shoulders—and walked feebly, slowly and haltingly out of the bank into the dusk of the gruesome day, of which he seemed a fitting part.

As I charged the check out to the general bookkeeper that afternoon something about it caused me to be suspicious—just what it was I shall never be able to determine. I took it to the cashier and said: "I believe I'd telegraph

the N— bank and ask if this is all right." The cashier poohpooed my suspicions, but sat down and wrote the telegram. In an hour we had an answer:

Our draft number 62,837, on National — Bank, issued to Joseph Hunt, calls for sixteen dollars only!

He had swindled six of the city banks the same day. They caught him about a year afterward in New York. He had been shot in a Bowery saloon in a row over a woman and was supposed to be dying. When foregathered one Saturday afternoon—as we tellers were wont to do—at "the Dutchman's," on the Street, the teller who had gone to New York to identify the man was with us and had just returned.

There was a chorus of voices. "George," we shrieked, "did he have a cough?" "Cough? Cough nothing!" said George disgustedly. "Not any more cough than you or I have!"

We used to foregather at the Dutchman's on Saturday afternoons for the purpose of exchanging views; for criticism of the management of the institutions with which we were connected; to discuss the foibles and the idiosyncrasies of "the old man" or the last depositor to be caught "kiting" checks; or perhaps some comrade had gone wrong, and we congratulated ourselves that he had not involved us, as he might easily have done. And this was to his credit, for the opportunities of the other clerks in a bank to involve the teller are manifold; but, singular as this may seem, I have only known one instance where this has occurred.

The Art of Spotting Counterfeits

WE USED to discuss counterfeit money. Now the detection of counterfeit money is both an art and an intuition. It is an art because it requires skill and practice to become adept in it; it is an intuition for the reason that, having become dexterous in discovering the spurious nature of a piece of currency, there comes with each encounter a slight sense of shock to the eye. To the trained vision of the receiving teller a counterfeit has a "dead" appearance; a genuine bill is "alive"—that is to say, this is so as a rule. There are exceptions. Some counterfeits are so skillfully executed, so perfect in every minute detail of engraving that, though the expert may examine them as critically as a near-sighted man would scrutinize a splinter in his finger, they all but defy detection.

The United States Treasury is often called upon to pass judgment upon the character of a bill, and I have known a particularly expert receiving teller to be so badly stung with counterfeit one-hundred-dollar silver certificates, when that issue first made its appearance, that the swelling did not go down for months. The loss was a severe and serious one. There was, too, an old fifty-dollar greenback issue—the face engraved upon the front of the bill was bland, plausible, beguiling; each little sinuous thread of lathe work on the bill was so complete and exact that were it not for the omission of the letter S in a series of U. S.'s which formed part of the border of the bill it would pass muster through the hands of the most skillful teller.

I suppose there never has been an issue of money that has not been counterfeited. Of the United States currency the five-dollar and ten-dollar national banknotes are perhaps the most widely copied; and this is so for the reason that notes of these denominations have a large circulation, and also for the reason that the counterfeiter has only to change the name of the bank of issue when the original bill becomes too widely known. The percentage of counterfeit money in circulation has, however, been greatly diminished in late years through the efforts of the Government to arrest, convict and punish counterfeiters; so that it is now exceedingly small.

There was a time, not so very many years ago,



when the country was flooded with counterfeit, spurious currency; and it was no uncommon thing for the receiving teller to "throw out" of the currency received during his day's work dozens of counterfeits of all issues and denominations. And, by-the-by, it is curious to note the varying expressions of surprise, consternation and chagrin that come over the faces of depositors when they are handed back a counterfeit bill. "What is wrong with it?" "How do you tell it?" and "Will the Government redeem it?" are perhaps the most common questions the receiving teller has to answer.

I recall a shipment of currency that came into one of the banks in which I once worked as receiving teller. The shipment came to us from a country bank correspondent in one of the small river towns on the borderline between the North and the South—or more properly, perhaps, Mason and Dixon's Line. The package was marked "\$8000," and came, as all such packages do, sealed with the bank's seal. I slipped a sharp knife into the package and cut it in such a manner as to preserve the seals and took the money out. The money had been buried. How did I know? Burying currency takes all the moisture out of it if it is left in the ground long enough. I began to count the money. It was as dry as a sun-baked bone. The bills were perfectly preserved, but almost brittle. I wet my fingers on the sponge. The first bill I handled startled me. It was a twenty-dollar bill, a greenback—and a counterfeit! The next two bills were good; the next, a fifty-dollar bill, was a counterfeit. By the time I had carefully gone through that eight thousand dollars I found

thirty-seven hundred and eighty dollars of counterfeit money!

The good money was sent to the subtreasury for redemption, as it was unfit for circulation. The counterfeit money, after being marked so, was returned. Subsequently we learned the history of the currency. It had been buried at the time of the Civil War by a man, a hotelkeeper, who had lived in the town from whence it came; and it had lain buried in the ground for about thirty-five years. The owner had long since passed away and the money had been unearthed in excavating a new cellar on the site of the old hotel, which had recently been torn down. I have often wondered what the owner's feelings would have been had he known that almost half of his treasure was counterfeit.

In addition to the currency coming in from the country banks we had daily hundreds of packages shipped direct to the bank by the station agents of two railroads and an express company that kept accounts with the bank. We opened the packages, counted the contents and checked the slip with the amount and the agent's name on it, subsequently making a daily statement in detail.

Sequels to an Old Story

THERE came a package one day from the railroad agent at a small town in Tennessee. It contained one bill only. It was a hundred-dollar bill and it was counterfeit! We were obliged to punch all spurious money with the word Counterfeit, and it was not possible for me to make an exception of this, though I did the duty most reluctantly and returned the package to the company. Two days later the treasurer of the railroad came to me with a letter from that agent stating that he had never sent the hundred-dollar bill; that his remittance had been in fives and tens. I made an affidavit to the facts and swore to it. Some days later the cashier gave me a letter addressed to the bank, in which the agent emphatically stated that he was coming to the city for the express purpose of shooting me full of holes. That was a number of years ago and I am still unperforated!

These shipments came in in all sorts of shapes. Those from the South, where silver dollars were largely in circulation, used to come in bags. One day a bag came in from the agent at a Louisiana town of some size. It purported to contain seventeen hundred and eighty dollars—one thousand in bills, seven hundred and eighty in silver. I emptied the bag. The silver dollars spread themselves on the marble counter, but there was no currency. I shook the bag and turned it inside out, but could find no currency. I immediately called up the treasurer of the company and stated the facts to him. He wired the agent,

who replied that he certainly had sent the currency and that the bag must have been rifled en route—or that I had taken it! There the matter rested and I heard nothing from it for some weeks, when one day the railroad treasurer called me up and stated that they had found the thief. "Who was he?" I asked. "The agent at the Louisiana town. We found that he had lost the money playing poker; and he has confessed."

The most startling thing that happens to a teller is to ship a package of currency to a country bank and have an officer of the bank come to him a day or two later with a telegram reading:

Your package received; contains nothing but waste-paper and cotton.

I had that experience with a package of ten thousand dollars I shipped to V—, Ohio, which had been rifled and a dummy filling substituted for the money. Almost the whole amount was subsequently recovered. It had been stolen by a man named X—, who drove the express wagon at G—, Ohio, where the package had lain over night. He was shadowed for years, and the majority of the money was found in the leg of a table in a new house he had bought in a small town in Kansas.

Now I related this story in an article written for THE SATURDAY EVENING POST some time ago. I heard from that article, as the sideshow blower would remark, "from all parts of the world"—one of the most interesting features being a charming letter from the cashier of a New York bank, stating that he had lived in the Kansas town and had exchanged some of the large bills for the man X—. And I had a letter from a prosperous manufacturer in Indianapolis, saying that he had been the express messenger who had carried the package from D—, Ohio, to G—; that he had been present at the trial when the bank sued the express company for the amount; that his suspicions had rested on a boy whom subsequent events proved to be entirely innocent, but to whom circumstantial evidence pointed so strongly that I myself had believed him to be guilty.

It is a most curious profession—I call it so—that of the teller. His day's work ends with the day, but during the day's work he is called upon at every moment to meet the most exacting duties. It is a most exacting profession, for I maintain that it lies within the power of the receiving and the paying teller, and the individual bookkeeper, to go far toward making or marring the destiny of a financial institution; and that politeness, care and tact are assets of incalculable value. The alert clerk who takes your deposit ticket counts the currency and the coin, ticks with a deft pen the various items and checks, examines the indorsements and enters the total amount in your passbook; the one who pays you currency through the bars of the gilded cage; or the other one who tells you the amount you have to your credit or takes your passbook to be balanced—these three come into immediate and almost daily contact with the ninety per cent of non-borrowing depositors of a bank whom the officials seldom see.

Each morning the receiving teller starts with a clean sheet—a virgin page. The first entry of the day in his cashbook is a charge to the paying teller of the currency and the coin—the gold and silver he has received the day previous. The one-dollar and two-dollar bills are strapped in packages of fifty dollars, crossed and tied in bundles of one thousand dollars, and a ticket is placed upon the top. The fives, tens and twenties are in packages of five hundred dollars, crossed and tied in bundles of five thousand dollars. The bills of larger denominations are placed in strapped packages of five thousand dollars, and so marked. The gold is arranged in trays. The twenty-dollar pieces in four-hundred-dollar piles, the tens in piles of two hundred dollars, and the fives in piles of one hundred dollars. A sack of gold contains five thousand dollars, and is so tagged. The two-and-a-half-dollar goldpieces, which will not stack up evenly, are usually wrapped in packages of one hundred dollars.

I remember once being out of balance ninety-nine dollars—a most distracting amount! We worked two nights over that "snag," checked the day's work back four times, and finally gave it up. Three days afterward the paying teller came to me with a coin wrapper marked, "Pennies \$1.00"; and in it reposed one hundred dollars in two-and-a-half-dollar goldpieces. I had used the penny coin wrapper for the goldpieces, and in the diverting rush of a busy day had forgotten to mark it "\$100" in red ink in

large figures, as was the custom. The paying teller had paid it out as one dollar in pennies, and the honest man who received it brought it back.

The silver coin is also stacked in trays—dollars in piles of twenty, fifty-cent pieces in piles of ten dollars, and quarters in piles of five dollars; the dimes, nickels and pennies in coin wrappers of five dollars, two dollars and one dollar. The amounts and the denominations of all wrapped coins are printed on the wrapper.

In one of the banks we had as a depositor the city street-railway company. The large amount of silver coin in its daily deposit was always wrapped. We never disturbed it—always accepted it without question, and never found an error, a complaint or a counterfeit.

Frequently a receiving teller will accept a large currency or coin deposit "subject to count"—that is to say, he will lay aside the deposit until he has time to count it. This once led to a most peculiar error and oversight. We had a large railroad as a depositor and the amount of each day's currency deposit ran into the thousands. I was assistant receiver at the time of the happening. It was the custom of the receiver to accept this deposit and turn the currency over to me to count.

The Missing Five Hundred

ONE night we were out of balance five hundred dollars. We were "short." We went over that day's work repeatedly; we finally took each deposit ticket, added the currency received and discovered that the error was in the cash. This we counted over and over; but failed to find the mistake.

We were in distress. Having exhausted every resource, we laid the matter before the president of the bank. Beneath a most forbidding exterior this bank president was one of the kindest-hearted men I have ever known. We believed he had confidence in both of us.

"Carry it as a cash item," said he, "and it may turn up." Weeks and months passed. Now and then he would ask us if we had found that five hundred dollars, and we were obliged to say "No." One day about a year after the happening he came to our cage. "Ever hear anything about that five hundred dollars?" he asked me. "No—nothing," I replied. "How do you account for it?" Now he had asked this question so frequently, and we had been obliged to answer it in the same way so often, that the receiving teller and I had resolved that on the next occasion we would have a new reply.

"We cannot account for it," I said. "We have gone over that day's work time and time again. But Mr. C— and I have concluded to make it up if you think we ought to; he will stand two-thirds and I will stand one-third—or as evenly as we can divide it that way."

Something in his twinkling eyes led me to believe that there was some news. He handed me a telegram. It was from a remote village in Vermont and read:

Was your cash short five hundred dollars on June thirtieth of last year? I have it. Found it in an old coat.

Subsequently we learned that the clerk who made the deposit for the railroad had worn an old office coat to the bank the day he had made the deposit. In taking the currency out of his inside pocket one thin five-hundred-dollar package had slipped down into the torn lining. The receiver had not counted the packages correctly as he took them in; the clerk had gone back to the office, taken the coat off, hung it up, and had worn it on numerous occasions. The next year he packed it in a trunk and took it on a fishing trip with him. He discovered the money while digging in the lining of the coat for some smoking tobacco.

(Continued on Page 37)



One Thin Five-Hundred-Dollar Package Had Slipped Into the Lining



One Felt That He Was Telling the Truth



"I Will Have You Discharged!"

THE LOVE PIRATE

By Lloyd Osbourne

ILLUSTRATED BY WILL F. FOSTER

ONCE upon a time there was a Love Pirate who lived on dead men's money and spent his time in tracking down pretty women. Like all Love Pirates, he preferred them already married—first, because they were then easier prey; and second, because he ran no risk of getting married himself. When a Love Pirate murmurs "Be mine!" nothing is farther from his thoughts than orange blossoms and an apartment on Park Avenue. He would regard it as an obituary to figure on an engraved card beginning: "Mr. and Mrs. Somebody Something have the pleasure to announce," and so on. That such is his usual end is but to say that man is mortal, though a Love Pirate generally manages to postpone this state of blessedness until he is bald and fat and feels he needs a nurse for his declining years. Then he endows some débutante with the steely bits of scrap he calls his heart and lives happily ever afterward on Long Island.

However people may differ about divorce, it must be said that the laxer states have the fewest Love Pirates. It takes rock-ribbed New York to grow them in profusion; and here, in this favored place, buttressed by law, church, public opinion and immemorial custom, the Love Pirate feels secure and happy. It is dangerous even to disparage him. I shall be, told, of course, that he does much to support the fashionable tailors; that the taxi companies would feel his loss irreparably; that florists, caterers, milliners, furriers, jewelers and all-night restaurants would lose half their business and throw thousands of worthy folk out of employment if anything like a movement were started against Love Pirates.

Far be it from me to do anything so reckless; I have no desire to start boulders rolling down the social hillside. In a world made up of so many diverse elements, and so inextricably dovetailed into one beautiful rounded whole, I suppose Love Pirates are as essential to our well-being as thugs, second-story men, organ-grinders, ragged individuals who insist on finding your carriage after the opera, boys who roller-skate down Fifth Avenue, and street-car bores shielding themselves behind evening papers in order not to see the lady standing in front of them. No, I am not a reformer—this is no effort to rouse class against class; it is merely the story of a Love Pirate and a tired young professional man named Willard Hyslop.

I hate to admit that Hyslop was a lawyer—and a corporation lawyer at that. I hate to admit, also, that he was self-centered, ruthlessly ambitious, and rather neglected an unusually charming wife. But nowadays you have to take your heroes as you find them—defects and all—just as you have to take your villains and Love Pirates ready made. It is quite impossible to divide modern New Yorkers into those now bygone divisions:

- 1—Good people.
- 2—Bad people.

You see, Willard Hyslop didn't know he neglected his wife; such men never do till Fate takes and clubs them; indeed, he thought he was remarkably kind and devoted because he spent every night at home and read law papers under the domestic lamp. That was his idea of a cozy evening; and liking it himself he took it for granted that Minnie liked it too. He was not very generous, either, with the considerable income he earned, saving two-thirds of it or more; and this not because he was mean or niggardly, but because he had a haunting memory of earlier privations.

It was the old story. The pair had fought their buffeted and tempest-tossed ship into port; and now, though neither knew it, her seams were opening in the sheltered waters they had so longed to reach. The struggle had kept their love unimpaired; they had been comrades through it all and had stood shoulder to shoulder, brave, tender and loyal, as man and woman should. But with prosperity there came a slackening of the bond between them. There was danger ahead for these two.

I don't want to give the impression that young Mrs. Hyslop was an ill-used angel; on the contrary she was a very

human person indeed, fond of clothes and people and bustle and admiration, with blue eyes that could sparkle delightfully under compliments and a keen zest for sixty-dollar hats. She was an exceedingly pretty woman and was conscious of it to her fingertips, and could no more live without love than she could live without eating. When such a woman mopes on the sofa and wonders how she can possibly get along without a new opera cloak, and begins to think that her husband is stingy and cold, he would be much better employed in kissing away her vexation than in working overtime for a predatory trust.

It was just such a household, in fact, that Mr. Templeton J. Smythe, the Love Pirate, ranging the Spanish Main of Manhattan, looked upon as ideal for cutting out a prize. That he was already engaged in two other similar enterprises did not deter him a jot. A Love Pirate counts on a certain number of failures as inevitable; like an energetic business man, he marks his "prospects" and is always eager for more. His life is far from being one long, glad song. Like everybody else in New York, he has to hustle.

Do not get the impression that he was outwardly of an offensive type or that his methods were crude or headlong. Nice women see right through an ordinary man flirt and resent his advances. Templeton J. Smythe paid very few compliments; he knew to a nicety how to restrain himself; he never attempted to hold a woman's hand unless it were likely to remain in his; he was always scrupulously respectful—while it paid. Intimacy was what he sought his hardest to win, and that through gayety and laughter. He was an ardent believer in getting women to smile—to become the sunshine of rather gray lives. One of his methods of ingratiation was to make bets—a dozen pairs of gloves on this, or a bunch of American Beauty roses on

that—silk stockings or candy—and then offer a great show of humorous reluctance in paying. He was quick, perceptive and cunning—good-natured and kind—the craftiest and most dangerous kind of Love Pirate.

He was about thirty-three, of medium height, fair, sleek and very self-satisfied-looking, and was always immaculately dressed in not too pronounced a fashion. He had an agreeable face, a ruddy skin usually touched with tan, and that indescribable air of belonging to Fifth Avenue and Broadway. Add to these poise, silken manners and a turn for charming raillery, and you will have some picture of a man who at heart was as cold-blooded and pitiless as any apache in Mulberry Bend—where women were concerned, that is—a big distinction. With his own sex—except husbands of course—he was quite another person: frank, straightforward, sincere and honorable.

Fools are always prattling of woman being a mystery. Compared with complex man, she seems simplicity itself. If Templeton J. Smythe had been Abdul-Hamid, with a thousand sultanas at his call, do you think he would have been happy or in any way content? Not a bit. He would have been up bright and early, seeking a thousand-and-first. He was a mystery even to himself—couldn't account for the fever that drove him on and on. I have heard him talk it over quite feelingly when half through a second bottle at the club.

"It's a curse!" he said. "I can't see a petticoat but there I am chasing it. I get into every scrape under the sun and will end by being shot. Why do I do it? Why do dogs bark and hummingbirds hum? Why does ice float and why do flatirons sink? Because they can't help it!"

Young Mrs. Hyslop was not an easy conquest; a fastidious, well-bred American lady seldom is. She did not yet know—after two months—that this accomplished pirate had been paying court to her. She thought he was a friend, a dear, a comfort; but her preference went no farther. That she brightened when he came and felt a little pang at his departure seemed natural enough. Who could help liking this delightful fellow, whose lot, after all, was rather lonely and sad when one analyzed it? Hers was the same, and if they rather clung together in the general dreariness of things was that not natural too?

How sweet and considerate it was of him always to send flowers when she gave a dinner party—loads and loads of flowers—a whole little fortune's worth! Somehow flowers for a dinner party did not seem as personal as flowers for herself. She remarked the distinction and commended him for his tact. The bets she had won, too, had brought her in more gloves than she could count, and the triumph of carrying her point was as pleasant as the gifts themselves. Templeton's unwillingness to accept defeat and his whimsical haggling and backwardness made these windfalls doubly delightful. When country cousins came to town, or other boring obligations had to be met, he always rushed to the rescue.

"Oh, I'll invite them all to a box party and supper," he would say in his best big-brother manner, and fling away a hundred dollars with the best grace in the world. Small wonder that Minnie's heart swelled in gratitude and her blue eyes softened; she ascribed it all to friendship and was immeasurably touched. And that feminine intuition which should have warned her—that much-vaunted, much-talked-of intuition—what was it doing all this time? Sleeping soundly somewhere, like a puppy under a stove, blissfully unconscious! Meanwhile the Love Pirate, who did everything methodically and arranged his plans with the utmost precision, was awaiting his opportunity.

The chance came one icy afternoon when an approaching blizzard kept the world indoors and tore through the empty streets with scurries of whirling snow. All Manhattan was white with it; all Manhattan's windows were streaming within and frosted without; the city was under the lash of an arctic gale. Surely here was a day when he could count on having Minnie all to himself!



"Am I Never to Know the Reason? Can't You—Trust Me?"

He telephoned beforehand lest Hyslop himself might have remained at home; and, reassured on this important point—though Minnie little understood the drift of his questions—he arrived bundled up in furs like an Eskimo. His welcome was everything he could have desired; he noticed how becomingly she had gowned herself for him, and the animated, happy way with which she returned the pressure of his hand. The curtains were already drawn; the shaded lamps already lit; and the teatable, gleaming with old silver and gay with roses, was cozily arranged for two.

"I hope nobody else will call," he said, sitting down. "If any do may I kill them?"

"You bloodthirsty person!" she exclaimed, smiling. "Of course you mayn't—the janitor wouldn't like it—and they might cancel our lease."

"What a hampering age we live in!" he went on with affected querulousness. "Every impulse must be checked; we are bound hand and foot like a lot of mummies; and the only difference is that we are stuffed with terrapin instead of myrrh and frankincense. I wonder if anybody anywhere in the twentieth century ever once did what he really liked—and wasn't electrocuted for it afterward, I mean."

"What's the matter with you?" Minnie asked, struck by something odd and bitter in his voice. "Come over here and sit nearer. Who's been putting a roseleaf in his bed and annoying him so? Mayn't I know?"

"Oh I am all right," he replied, with a well-acted pretense of keeping something back.

"You are not!" she retorted, gazing at him questioningly. "You've something on your mind—you can't tell me you haven't."

"Oh, just a little trouble," he confessed, with the appearance of manfully brushing it aside. "But I didn't come here to bother you with it. Tell me, did you go to the Penningtons' dinner last night, and was it any fun?"

"Please don't put me off," she said, looking adorable in her concern. "Is it anything really serious?"

He nodded gravely.

"Yes, it is," he replied. "It's the very devil! But please don't speak of it—I'd rather not."

She busied herself pouring tea and began to talk of the blizzard. The conversation was constrained on both sides. Then suddenly she stopped in the middle of a sentence and asked: "How will this trouble affect you? I may ask that surely?"

He sighed and stared moodily at the carpet.

"Oh, I'll have to go away," he said. "No help for it! I must!"

"Where?"

"Europe, Asia, Africa—anywhere! I thought possibly of joining the Van Rhinds at Cairo, or Tommy Wilde, who is shooting big game somewhere off the map. But it's goodbye to New York—that's the killing part of it."

"For long?"

"Indefinitely," he murmured with depression. "Years and years!"

"And am I never to know the reason? Are we not friends enough? Can't you—trust me?"

Templeton rose and walked about the room as though laboring under a great agitation; gazed blankly at a carved silver bonbon box in the most approved theatrical manner, taking it up and examining it with eyes that saw nothing. Then he spoke—roughly, hoarsely—as a strong man does on the stage whose heart is breaking.

"I'm in love with you!" he said. "That's the truth if you have to know it—though I hoped to get away without telling you. You were so different from other women! I put you on such a pedestal that I never dreamed of such a thing—of such a misfortune and—and—tragedy. It's the revenge of Fate, I suppose, for having been an idler all my life—for never having done anything, amounted to anything—that the first woman I ever respected—looked up to—who I felt was something good in my life, something uplifting, noble, inspiring—should be the one that—that—I—"

He dropped into his chair, too overcome for a moment to continue, bowing his head as strong men do on the stage—those splendid men who are always named John.

"Forgive me!" he murmured. "We—we won't talk of it any more. But—but I'm glad you know. It makes it easier for me to leave—now that you know—now that you u-u-understand."

The mine had been sprung. Was the next thing to rush in and saber the disordered enemy?

Alas, the army was very disordered! Minnie was pale and trembling; tears glistened in those pretty blue eyes; her shoulders drooped. The Love Pirate sat there gloating in her distress, and as watchful and ready as a tiger about to spring. But he dared not take any risk; the greater the prize the more scrupulously careful one had to be—an instant later he was thankful he had held back.

For Minnie, though dreadfully overcome and full of pity and commiseration for his sad fate, showed an unexpected and most disconcerting willingness to take him at his word. Those dewy pearls were by way of requiem before he took ship and sailed away forever. She ought to have said, at

for gold, as many a poor, silly woman had done before her, and was pathetically overcome at the havoc she had caused. So the dangerous compact was made, or rather imposed, that they should go on as before, with Templeton pledged to crush down his love and never to refer to it again.

Beware, Mrs. Hyslop! Beware!

It is one of the peculiarities of our highly complex civilization that none of us is ever free from espionage. Everywhere in the human hive are spying, speculating eyes regarding every movement we make, and spreading by a mysterious wireless news and gossip about us. There exists not a moment of our day that is not accounted for by some unsuspected observer, who, if need be, will rise up later in dire witness against us. The curiosity of the human animal is infinite and—where it touches sex—insatiable.

Thus that little romance, apparently so secluded twelve stories above a fashionable street in New York, was rapidly becoming public property, and causing a faint but perceptible buzz in a myriad of tiny wireleses. The relays by which it finally reached the ears of Mrs. J. Homer Killian need not be described. It is enough to say that Mrs. J. Homer Killian was disturbed, and hastened to call on Minnie to see what truth there was in the report. The sight of Templeton elucidating Browning to Mrs. Hyslop in her best frock was sufficient to confirm everything. Mrs. Killian took in the situation at a glance—and a very frosty and knowing glance it was too.

To the few that liked her Mrs. Killian was a very wonderful person; to others she was rather a terror. Enormously rich, of impregnable social position, and so fashionable that her gowns constituted a sort of standard, she was a very conspicuous figure in New York society, and noted for her racy, stinging tongue. She had a husband who lived inside the plate-glass window of a Fifth Avenue club; but we are not concerned with him at all—nobody ever was—but rather with a strange and vivid nature that revealed at times a surprising warmth of heart. This clever, lively, irrepressible woman, whose homeliness was a byword, surrounded herself with a court of brilliant young men, and was never happier than when queening it in their midst.

Willard Hyslop had been one of these before his marriage; and, though Mrs. Killian saw little of him afterward, she still held him in the most affectionate esteem. He was one of her boys, and it was always a great pride to her that her boys usually won high places for themselves. Indeed, the list would include some of the foremost men of the day, who could look back on her home on Fifth Avenue as the turning-point in their lives and fortunes. That Willard's wife should involve herself in a horrid little scandal annoyed Mrs. Killian keenly. It had to be stopped; the man's career was too important for a silly woman to ruin it!

So she invited them to dinner; called again; got the Love Pirate's social rating and all there was to know about his heart-snatching, wife-embezzling proclivities, and went to a great deal of trouble. Once roused, there was no one more indefatigable than Mrs. Killian, and her young men were kept on the jump, like so many

aides-de-camp. Then she invented some law business and had Willard up to her own club to talk it over—an insignificant question of a clause in a lease. This was soon out of the way, and then the real matter in hand was touched on, very skillfully and warily, through the haze of his cigarette. Mrs. Killian never showed to more advantage than in a tête-à-tête with one of her boys—she was always charmingly responsive, tender and humorous; and in anything like a lecture she knew how to draw so piquantly on her own past experience for example and precept that resentment took wings and flew away.

Thus Willard was taken to task very delicately with a persuasive and flattering understanding; the conversation, general at first, grew more and more intimate; the heart of woman was dissected for this grave, quiet man, who began to grow very dejected indeed as he realized it was Minnie's

(Concluded on Page 30)



"Marry Me! The Woman Must be Mad—Stark, Staring Mad!"

the very least: "Stay for my sake and try to conquer it! Stay, and let us both be brave and conquer it together!" It was hard on Templeton, who was so ready to be persuaded, and had outlined an exquisite little scene in which his determination should be gradually—and oh! so tenderly—overruled. But the dilemma he was in helped to make him appropriately dismal—appropriately heartbroken. He stumbled about again à la John, stared miserably at more bric-à-brac, and announced in vibrating, broken tones that perhaps the only right and honorable thing w-w-was to stay and with her aid f-f-fight the good fight!

Of course Minnie ought to have given him his *congé* then and there, but she was fond of the pirate—frighteningly fond of him; and it is flattering to any woman, no matter how good, to have a very smart and attractive man desperately in love with her. That he was a cold-blooded Love Pirate never entered her head. She took his counterfeits

The Business Side of the Church

Giving Value for Money—By James H. Collins

ILLUSTRATED BY W. H. D. KOERNER



The Audience Habitually Applauds Even the Prayer

SPEAK of business management in connection with religion and many worthy persons think immediately of commercialism. To them business can mean only sensational modern methods.

"Oh, well, if you want to see a church run on the latest business lines," they say with unchangeable finality, "attend one of Doctor Buncombe's services. He pulls the people in with moving pictures, you know. Great success—crowded every Sunday! But that is not religion!"

The church is really no different from any other human institution, though, when it comes to orderly management of its material affairs; and in the general overhauling of churches going on today better business methods are being introduced. If a church is in debt, losing attendance and falling behind, the difficulty is often to be found in what might be called, with all respect, its box office. In some way it is not meeting demand for the good things a church has to offer, or isn't delivering them skillfully, or fails to get an adequate price for its products, or is selling them on too long credits. This view of church difficulty shocks the mind that thinks systematic production and marketing of the values a church has to offer are offensive to Deity; but a good many church people are coming round to the old deacon's opinion that "God never did show much patience with poor business methods."

Poor business methods often begin with limited ideas about the functions of a church. Even the trustees may get into the way of regarding it as a place to which some people can be drawn on Sunday to see the new bonnets and hear the old platitudes, provided there isn't anything more exciting to do; but the church has much more than that to offer. Its spiritual, moral, social and educational benefits are highly diversified. Moreover at some periods in their lives the church is indispensable to all, even though they do not suspect it.

Church Funds Raised Like Taxes

NOT long ago one of the trustees of a suburban church near New York sat down to make up the yearly budget and face the yearly deficit. He is a business man—general manager of a large concern in the city—and he went about it in a thoroughly businesslike way. A list of all the families in town was compiled. From these names he separated those of the people who attended his church and set down opposite each a definite sum to be contributed, the amount ranging from twenty-five cents to five dollars a month, according to their means. Then he struck off the names of families that he knew went to the two other churches in the place. Then from the remaining names, which were those of people who did not go to church at all, he made up a list of more than a hundred heads of families from whom he thought at least a thousand dollars a year revenue ought to be collected, whether they went to church or not.

It was like a tax schedule.

Opposite the name of John Smith was written an assessment of twelve dollars a year, and the trustee visited Smith to tell him about it. Smith was a comfortable citizen, who usually gave a couple of dollars to the church when urged on the score of duty

or charity; but this idea of his contributing a fixed sum yearly was something new. Smith wasn't quite certain that he liked it.

"I never go to church, you know," he explained; "not that I have any prejudice in the matter—far from it! Let every man, woman and child do as he or she pleases in religion, but I don't find a church necessary, and it seems to me that those who do use the church ought to support it."

"Now see here, Mr. Smith," said the trustee; "you don't attend church on Sunday; but suppose your daughter was going to be married—where would you have the ceremony performed? Suppose there was a death in your family. Would the church be necessary to you then? Your children come to our Sunday-school, but you know how far their pennies and nickels go to meet expenses. It's just a question of whether the church is necessary enough to you to be continued in the community or whether you want it to shut up shop."

Smith admitted that the matter had never been put to him in that light before and willingly paid his assessment, as did many others approached in the same way.

One of the leading denominations maintains a national bureau of social service. It is in charge of a clergyman who, before entering the ministry, was a mechanical engineer, and before that a machinist. Having lifted himself out of a job at day wages, he has an understanding of ordinary people not always possessed by the man whose training has been academic.

Facts Revealed by Surveys

IT IS the business of this bureau to help churches improve what might be called their products. A typical church is found to be suffering from all the characteristic ills of the church problem. New members are not coming in; attendance is falling off; young people are not held; the deficit grows, and so forth. Actually the church is not meeting the real religious needs of its community.

"Make a survey of your town," directs the bureau. "Find out by a house-to-house inquiry where the people live, what they do for a living, how they amuse themselves, where they turn when in trouble, what the nationalities are, where the labor unions meet." The bureau has blanks and standard methods for gathering this information, and undertakes to help the local church people interpret their facts when they have got them. It has gathered facts from many centers itself and reorganized church activities according to its findings. But results are sure to be more satisfactory when the church makes its own survey. The canvass gives churchworkers an insight into conditions not to be obtained in any other way.

Furthermore when the authorities make their own survey they cannot find fault with the figures—it is often charged, when outside investigators gather information, that they have purposely put a lot of black shadows into the picture. The church people may be skeptical. "We know this community like a book," they object. "Nobody from outside can tell us anything about the town we live in."

The bureau persists, nevertheless, and probably a survey is made on a small scale. A dozen energetic young fellows

from the minister's Bible class are sent out to get the facts about saloons, for example. The church has its temperance society and has always opposed the liquor interests along standard "anti" lines, painting the rumrunner as black as possible and preserving a strict boundary between his following and the godly. When the real facts about the rumrunner come in, however, they are disconcerting. Those young men from the parson's Bible class find conditions about as they were revealed by a survey of seventy American cities—

that is, the saloons probably exceed the churches in number three to five times, and there may be fifty of them in the district from which one church of a given denomination draws worshippers. Forty per cent of the saloons serve free lunch. One in three has cards, games, bowling alleys, pool

tables. One in ten has café or hotel accommodations; one in twenty a clubroom; two in each hundred a dance-hall. Fifteen per cent of the labor unions meet in halls connected with saloons, and ten per cent on Sunday. In seventy cities only one labor union was found meeting in a church.

In other words, the saloon is feeding people, amusing them, taking care of them. It cashes the workman's paycheck, helps him find a job when he is out of work, takes care of him in trouble. He may be arrested for a misdemeanor—a single lapse from order and industry of the sort that makes up a large proportion of arrests. The saloon-keeper and the political boss adjust matters for him. Their methods may not be very regular; but they weigh his offense in a rough way, do not lose sight of the fact that he is ordinarily a pretty good fellow, and get him out of the police station with a fine regard for his self-respect. The saloon in its field is effective, very human and always on the job.

When the parson's young men come back and look over the church in the light of their new information, they find a costly physical plant which is being operated about one day in the week and producing little that is likely to appeal to people who have not already formed church habits. Its spiritual benefits might be vastly extended; but it is not reaching people socially. It has an imperfect understanding of the people's lives, needs, ambitions, problems. It is like a dignified old shop with a stock of goods suited to a past generation.

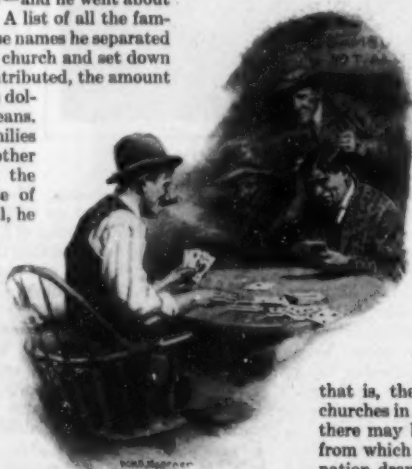
The survey always gives a better idea of conditions, and the management sets to work to broaden church activities and get people in. This is a day of eager investigation and discussion. Everybody is intent upon doing something to make the world better. Again and again it has been demonstrated that people who will not come to church to hear a sermon are glad to attend a forum discussion of a public question, or to hear some well-known public man. There are men and women who long ago concluded that the world cannot be made better by preaching and who cannot honestly work to improve it in that way. Yet they flock to the support of a church that gets the real facts about loan sharks or a crooked city government, and work to further any plan that looks as though it might succeed because it fits the facts and is constructive instead of negative. Church management is largely the straight business proposition of giving good value for the money.

A Church Without a Congregation

A STRIKING illustration of what may be done is found in the Labor Temple on the East Side of New York—a famous piece of church enterprise. This institution is housed in an old downtown church—once a fashionable house of worship, but eventually surrounded by tenements and foreigners as East Side population swept in. About three years ago the church people gave up the problem and moved uptown. There were four hundred thousand people living in its old parish, yet the church could not get a congregation.

This was the last church of its denomination to abandon the downtown field. The Board of Home Missions of that denomination felt that some sort of stand should be made, and secured the building for the purpose of showing what could be done in the downtown field. While the old church had been half empty at formal religious services, the people outside had a faculty for congregating in their own way. Street orators held forth at the corners to preach radicalism. Mass meetings were being held all round to further socialism. The people were poor and struggling against hard conditions, yet so determined to do what they could to make the world better that discussion of social problems had a never-failing interest.

(Concluded on Page 40)



The Saloon is Always on the Job

THE PLAY THINGS

By Richard Washburn Child

ILLUSTRATED BY MAY WILSON PRESTON

BELIEVE or not, as you may, in premonitions—reject or not, as you wish, the value of forebodings—it was none the less true that Captain Philip Michael Harrower, gazing out the window of the Myddleton Mines Company, Limited, on the twenty-first floor of the Wentwater Building, felt the presence of impending evil. It was as if death hovered near.

Not the shadow of possibility existed for the theory that this keen sense of threatening danger arose from something he had eaten; Captain Harrower, who had acquired his title in the militia many years before and looked unlike a military man, had so settled into the routine of life that rice, nuts and milk were his daily noontime diet. And yet, as the captain, a man who had willfully banished youth for a dignified bachelorhood, stood looking out over the expanse of lower New York and its harbor and the smoky horizon beyond, all of which was now turning from gray to a wall of black, filled with winking lights in the winter dusk, he had a definite feeling of excitement sweep over his body and an inexplicable shudder of terror seize upon his dulled nerves.

"Miss Erskine!" he said, looking back into the office.

A tall woman, clinging to the last years of girlhood, was seated at a stenographer's table at the other wall, in which position, for fifteen years—first in the old Lowrey Block and then in this monarch of office structures—she and the captain, sitting back to back, had transacted the American business of the rich Liverpool syndicate. She raised her slender fingers from the keys when Harrower spoke to her and turned toward him an oval face, which showed refinement of breeding, sternness acquired in progress toward ancient virginity, a smooth, firm skin, lips thin but curved, a strange wishfulness combined with a businesslike denunciation of frivolity.

"Well, what is it?" she asked with a mild expression of well-seasoned hate shining from her brown eyes.

The captain drew himself up with a sneer of contempt so delicate that it was polite and asked:

"Is it cold in this office?"

"It is stifling hot, Captain Harrower!" replied Miss Harriet Erskine with disdain.

They disliked each other. When he was thirty and she twenty-six he had engaged her. He remembered once in a while that the first day she was in the office he had noted—as he might have expected, because she came from good, sensible people—that she used no perfume. Instead, when she bent near him that day he had sensed the rare, clean, wholesome, yet intoxicating aroma which — But that was years ago—confound it!

Now, and for some years, the captain had lived at the Millennium Club, and with the club itself had grown silent, sour and satisfied. Once the wits of the city gathered round the yawning hearth—actors, artists, lawyers, idlers, doctors with a taste for banter, merchants with a hunger for relaxation; today the Millennium welcomes stupid old professors, librarians who enjoy a glass of vermouth and detest conversation, retired naval officers with the gout, bankers with the mulligrubs, publishers who talk shop, and gray-haired critics who wipe the beauty off each new painting, dull the edge of each new idea in the drama and denounce experiments in literature. Each day in this club Harrower took a cold showerbath and ate his breakfast in a back window, where the sunlight fell upon his white tablecloth. Each weekday he then went to his office, where he arrived at ten, pretended to earn his eternal competence of ten thousand a year, watched Miss Erskine—who might have done all the work without him, so good was her judgment in American finance—smoked a pipe which always made her manufacture a coughing fit; and then at four, if it was summer, went to the Braleys' to play a game of tennis—or, if it was winter, at five he called a public conveyance and was taken to visit the musty aristocratic families whose daughters he had not married.

He hated the idea of marriage. The women who still eyed him as if

they thought him distinguished looking, if not handsome, frightened him. God forbid! How he would miss the musty smell at the club! He had learned to regard the possibility that any woman should claim a right to throw her arms about his neck as a horrid imaginative condition, as a child sometimes conjures up willfully the fancy of being bitten by an ogre. Out upon it! He was rich, comfortable, lived frugally, thought upon a high plane, regretted nothing, had no desire to shake dice with Fate. It sometimes occurred to him that if Harriet Erskine should die he would miss her sorely. He would suffer a strange grief for her who had been so long an object of indifference, when she was not the subject of peevish annoyance. He could be grateful for one thing—she hated him. When Harrower was sitting with his straight back not four inches from hers he could sometimes feel the repulsion, as between two negatively charged bodies that fly apart in a lesson in physics.

He knew what she thought of him; he had absorbed her notions in the course of the fifteen years without a word being said. He knew that if a cold kept him away from the office she, who never had a day of illness in her life and sneered at those who had, would be as restless as a fly in a bottle until she knew it was nothing serious. He knew that she knew she was worth more than twenty-five dollars a week, but for years he had not given her more—first, because she believed that both of them should be drawing at least the same salary; and second, because she never would stoop to ask him for anything. He knew that she belonged to the board of trustees of the Martha Oates Settlement House; that she lived in a room which overlooked Gramercy Park; that there was a Bible and a Percy Shelley on her table, and pictures of round-cheeked nephews and nieces on her bureau, together with an array of useless Christmas knick-knacks preserved in memory of the once-a-year recognition of her existence. He knew she belonged—how far out of perspective!—to a basketball class at the Woman's League Gymnasium. He knew she went to see problem plays—on the sly. He knew that she considered him, and other men, too, selfish, deceptive, given to faults such as smoking a pipe with brown mud in the bowl, and still harboring the terrible notion of savages that woman was a chattel to be seized and appropriated, and still believing—worst of all—that woman liked it!

He reviewed these matters as he looked out at the gathering storm-clouds on this Saturday night, because the sense of hovering danger made him think of the possibility that some hand of Fate, swift and sure, was about to snatch him away from this office forever.

Harrower was glad they had stayed so late, so that when she had finished the letters he could sign them, and the correspondence, including that concerning sales of the last steamerload of ore, would be cleaned up in case anything should happen.

"How many more?" he asked peevishly.



"I've Had Interruptions or I Should Have Finished Before This"

"Not very many, Mr. Harrower," Miss Erskine snapped. "I've had interruptions or I should have finished before this. I don't like to ask you, but will you turn on the light?"

"Umph!" said Harrower.

A moment later he disengaged his fingers from the curtain cord and interrupted again. "How many stories has this building?" Harriet gave him a look. "Well, I know," said he; "but we're right under the roof, aren't we? Do you know, I never thought of that! I've never been up there."

Miss Erskine, for answer, literally banged out the words, "Y-o-u-r s-h-i-p-m-e-n-t," and ended with a period that was a metaphorical slap in the face.

The captain scowled, took his overcoat down

from the stand, being careful not so much as to touch the sleeve of her jacket—or whatever the thing is called—which hung beside it, put it on, clapped his hat on his head and strode out of the office. He expected she would ask whether he was going home, but she did not even look round. She had too much sense!

The rest of the offices on the floor were already dark. Some one had turned out the lights in the resounding corridor. The gentle hum of one elevator sounded fainter as the car dropped down the deep pit toward the street. Harrower felt his way along the wall to the iron stairs that ran upward. The first flight led to an entrance to the machinery, the pulley wheels, the jumping blue sparks and the smell of oil at the top of the elevator shaft; the second flight ended in a heavy, padded, steel-incased door. Here the captain's progress was delayed until, feeling round over its surface, he found a knob that turned against the pressure of a spring; and then with his knee he pushed the door open until it lay flat against the wall, and stepped out into the sweep of the raw wind.

The unobstructed view in all directions not only had the sense of height that could be obtained by gazing from the office windows but it had also the wide-flung breadth that made Harrower gasp.

"Magnificent! Magnificent!" said he, pulling on his gloves and rubbing their palms together with satisfaction. The roof had a flat expanse of more than an acre; and, like an acre in the country, it was walled round with an architectural parapet three feet high in place of a rougher inclosure.

"A man might build a summer residence here," said he; "have a garden, an orchard, keep a cow, lay out a tennis court, take a stroll in the evening, return home to a night's rest guided by the lights in the parlor window. And what a view!"

So much sky, it seemed to him, he had never noticed before. The city, stretching miles northward to the horizon and spilling over two rivers—to west and east—and the harbor, sprawled out like a gray drop of hot lead on a floor, were only a poor quarter of the universe. The sky was an ample cover, a great inverted bowl, behind which other inverted bowls, nested one over the other, went on to infinity. One part of this bowl had a touch of pink from the sunset, the other was filled with the haze of the lighted city, which is ever a sort of red steam, rising from Babylon and Nineveh. In the east the sky was a non-committal gray, a blanket spread over the mysterious sea. In still another quarter great black streaks of wind-racked clouds were whipped across the impenetrable space.

"Fine!" said the captain, filling his lungs with the sharp air. His feeling of apprehension served him badly. It deserted him and left him free to walk briskly over the graveled roof, unafraid of falling through skylights, for there were none; unafraid of running into the great, round, black steel chimney, because he had located that while there was plenty of light to see.

The time, perhaps, passed faster than he thought. Once his nervous memory plucked his sleeve; but it was not



"Is it Cold in This Office?"

until he heard Miss Erskine's voice calling his name that he turned toward the door leading down to the inside of the great building.

She had put on her coat and hat and was standing there—a stern figure of reproof.

"I knew you were up here," she called. "I was afraid something had happened."

She was evidently satirical, because she gazed upward at the weather as she said the words. The captain was furious, and when he was furious he took revenge on his secretary by showing authority.

"Come here!" he beckoned.

Harriet cast a nervous look down the stairs behind her and then pulled the door into a position where she could shut it. Nothing could have been more plain than that she doubted the propriety of being alone on the roof of the Wentwater Building with a bachelor, and by no chance wished to be seen in such embarrassment.

"Don't!" bellowed the captain. "Don't, I say! Don't shut it! A thousand devils!"

Miss Erskine had stepped out on to the roof and had closed the steel door behind her with a malicious click.

Harrower rushed toward her.

"Did you put out the lights in our office?" he cried. "Come, come! Speak!"

"Certainly I did!" replied Harriet chillingly. "I never waste current when I can help it. The letters are on your desk waiting to be signed. What's the matter?"

The captain had struck a match. He was inspecting the outer surface of the heavy door; and then, as if he could not believe his eyes, he felt the same field over with the tips of his fingers.

"Fools!"

"They left no latch on this side," said Harriet with her admirable sense. "We are locked out! We shall have to pound. They will come. I shall be ridiculous! It will be your fault!"

"If you had left our office lights burning they would have searched for us."

"I prefer to be in the position of being trapped here and trying to get out," said Harriet, her brown eyes snapping fire. "I do not wish merely to be found here!"

Harrower began to beat upon the up-hoistered steel with his gloved fist. The hinges and lock were both firm, resting tight against the concrete superstructure that covered the stairs. The door did not rattle as he pounded; his violence resulted merely in a succession of dull thuds, which did not seem to penetrate, but went off into the air from the outside of the door.

"There is a skylight?" suggested the woman.

"There is no skylight!" he replied with a wry face. "And I have a dinner engagement at the Marlburys'. It is vexing. I told you not to shut it."

Miss Erskine gazed out at the sweep of horizon and smiled grimly to hide the nervousness that she felt might have showed on her face. Then suddenly she took her turn at the door, kicking at it in a businesslike way with the heels of her small shoes. Harrower was forced to smile at the triviality of the result. A streak of biting wind swept on them at that moment, rushed up one sleeve of his overcoat and turned Miss Erskine's hat over one ear. In the playful manner of a giant teasing a pair of mice. The two waited, but no one came to unfasten the door. Scratching a match against the unyielding concrete, the captain tried to inspect the edge of the door, in the vain hope that he could find some hinge to be unscrewed or pried off; but the match was blown out with the same startling suddenness with which it had leaped into flame, and his groping hand found that the door was set into its frame, flush with the walls.

"Save your matches!" commanded the secretary severely.

Her words sounded like the caution of one lost in the wilderness and brought a terrifying realization to Harrower. He fell upon the door and kicked and beat upon it until he was out of breath.

"What will Mrs. Carter think of me!" exclaimed Harriet woefully. "I'm always so regular at meals and so prompt!"

"Pah!" said the captain, and looked at his watch. It was already within a minute of six. The dark had settled over the world, stretched taut round them; the streaks of clouds had been but the fringe of a black blanket, which now covered more than half the sky. Evidently it was growing thick in the harbor: the bellow of steam whistles—distant, trembling faintly—had increased in frequency. A haze apparently had settled on the North River, because the lights on the Jersey City and Hoboken shores were barely visible and the moving glow from ferry boats had become blurred. Up from the street, in lulls of the wind, came the whisper of traffic—Harrower stood listening to the mumble of the city.

"Well, what are we going to do?" asked Miss Erskine, buttoning her collar about her round, velvety neck.

The captain looked at her, turned once more, beat upon the door until his knuckles and toes ached, shrugged his shoulders and sniffed the air.

"It's growing colder every moment," said he. "We'd better walk."

Miss Erskine assumed that he intended they should walk together, because she took her place by his side as they started and continued with him on a silent patrol round the edges of the parapet. It was not until, covering their acre of ground, they had reached the back of the building, which looks toward the wholesale and warehouse district, that they found the parapet was not built on that side. The stones of the cornice rose a little above the level of the tar-and-gravel roof, but beyond it space yawned—ugly, uninterrupted space—horrible, fascinating space, almost seeming to possess a luring voice—a threat of destruction!

Harrower put his hand and arm in front of the secretary as if to prevent her being swept into the chasm by the same gusts of wind that had already blown long strands of her hair out from under her hat; instinctively Miss Erskine caught at his sleeve with both her hands.

"I think we ought to go back and beat on the door some more," she said quietly.



"Don't!" bellowed the Captain. "Don't, I say! Don't shut it!"

"You're not getting cold?" he asked with apprehension. She smiled. Her face was near enough for him to see it. "It's rather serious, isn't it?"

Harrower filled his lungs before he spoke.

"Yes," said he; "I have been weighing the matter. Pounding on that door is about as effective as stamping on this gravel. Even the scrubwomen, when they come, won't hear us. It is growing colder. You must not lose your composure."

"Have I?" she snapped; and as he did not answer she followed him to the edge of the parapet again, and the two stood side by side, bending their heads against the blast, their eyes watering because of its sting.

Through the blur of their vision they could see that the window lights in other skyscrapers—rising from the neatly rectangular patterns of the lower city—were disappearing. Several large buildings were wholly dark, like solid black monoliths, which gave emphasis to one lighted window across a field of space. A tiny figure moved there—a black speck behind the glass. Harrower threw back his head.

"Hello there! Hey! Hello-o-o!"

The shout seemed to have a flimsy material existence like a piece of paper, and like a piece of paper the wind seemed to take it and toss it upward over the roof, whirl it round, tear it into shreds and scatter it to oblivion.

Harriet touched his arm again timidly.

"Don't!" said she. "You might as well stand alone on a raft in the middle of the ocean and shout. It only makes me feel lonesome."

"Lonesome?"

"Yes, lonesome," she said tartly—"and hungry!"

At the sound of the word hungry the captain started out to walk briskly again as if he expected to find an

all-night lunchroom on the roof. She ran along by his side, for the moment in the attitude of a child who expects assistance from some one stronger and wiser than himself; then she stopped, letting him go on alone and watching his figure grow shadowy as it receded into the swirl of wind and dark.

"Come on!" he shouted back at her angrily. "I don't want to leave you alone. It will be necessary to walk to keep warm."

"There are some nuts downstairs in your desk," said the secretary.

"Umph! You hungry again?" he asked as if he had just treated her to a full meal. A howl of the wind, rising into a shriek, descending into a grumble, drove the loose particles of gravel across the roof in exact imitation of the sound of water receding on a stony beach. It turned the edge of the sharp answer Miss Erskine had formed on her lips. She forgot absolutely what she had planned to say.

The captain was imagining the flicker of flames on the hearth at the Millennium Club. He could see the pussy-foot waiter approach, amber liquid in a glass. He could feel the sensation of holding a piece of crisp French bread in one hand, while under pressure of his other fingers the glistening knife cut neatly into a little, white, velvet-surfaced pat of fresh butter. He could hear the rustle of dry foliage of the Christmas wreaths hung over the caribou's antlers at the turn of the old stairs, and smell the musty odor of unused books in the club library, which seemed in some way to get into his clothes and appear at embarrassing moments when, starched and groomed and crackling with elegance, and puffing with that vanity of youth left to him, he sat in a box at the opera. He reflected that he might as well be in the interior of Siberia. New York was under his feet; it might as well have been built at the source of the Amazon! One stood in the midst of it and yet could not speak to it; one saw New York all about on every side, and yet New York, instead of being a city of over four million living human beings, might as well have been an empty mirage on the Sahara!

The red steam that hung above the lighted city, holding here and there a pocket of white light, seemed suddenly to thicken and flatten and give way to a vertical wall of haze that moved down from the north like a comb.

They had come to the door again, and Miss Erskine once more beat upon it until her breath came faster and faster, like a patient's with a fever. The thuds were not loud. She stooped and tried to pick up some of the fine gravel, but it was imbedded fast in the cold tar, and the few fine grains she flung at the sheet of thin steel fell back with the sound of a mocking, snickering laugh. Her exertion had caused her exhalations to rush out into the frosty air in long streams of white, which were snatched away from her lips by the sweep of wind. The captain felt the warmth of her breath on the bridge of his nose and tried to wipe off the sensation with the back of his glove, as if it were a crawling insect.

After a time he stopped and felt of a corner of her coat with a thumb and forefinger.

"It's not very heavy material," said he.

"Not very," she answered cheerfully.

"My Lord! I must do something!"

"What?"

For answer he thought about it, slapping his chilled fingers, and at last searched for the papers that he carried methodically, as he in his settled bachelor way did all things, in an inside pocket of his coat. He was so punctilious in answering all correspondence, and filing all important papers and destroying all others, that now all he could find was an invitation to a wedding of the daughter of a college classmate. He tore the stiff double sheet in two, quartered it; then he found four pebbles, about which he wrapped the pieces of paper.

"Messages?" asked Harriet.

"Yes," said he; and, affected by the habit of fifteen years, he turned to Miss Erskine with the same signal of an uplifted forefinger by which she always understood that he wanted to give her stenographic dictation. Thereupon both laughed in a half-frightened tone, and he wrote in pencil on each of the four little squares. As he wrote his memory recalled his feeling of apprehension of death. It did not seem so mysterious now.

His fingers, however, trembled more from the cold and nervous tension than from fear as, blindly in the dark, he scrawled the words.

At the middle of the front of the building the parapet bowed out, so that the roof, for the space of a rod, extended to the face of the vertical wall. To this spot, with Miss Erskine clinging to his arm so that she might not become separated from him, the captain made his cautious way, and together the two looked over the edge.

The mere downward stretch of the structure's walls was sickening. The solid, flat expanse of brick seemed to lean out at the top where they stood, as if the wind that shrieked about their aching ears and streaming eyes had bent the

towering building perilously over the street. In the snapping white glow from pinpoint lights down there little human beings moved and vehicles slid along like colonies of disease germs seen under the microscope.

"People!" said Harriet, as the captain dropped his weighted messages over the edge.

"Look!" said he. "How the wind takes these! Watch where they go!"

Miss Erskine did her best; but the four little white spots grew smaller and smaller—they had not fallen four stories before they faded away, apparently dissolved in the air.

"No one will pay any attention to them!" Harrower exclaimed gloomily. "And some of those people down there have been out to dinner and are going to the theater! They are all thinking of themselves. Hello! Hello-o-o! You see! They might as well be in London."

"Or we in Labrador," she suggested.

Then each of them looked into the other's face and, without uttering a word, admitted the full measure of their danger.

"We have no water!"

"No food!"

"No fire!"

"Perhaps," said Miss Erskine sweetly, "it may be Monday before any one comes! I suppose there is some danger of—well, of —"

"Would you put on my overcoat for a while?" the captain interrupted.

"Oh, no; I am quite warm," she replied, and her teeth clicked as she spoke.

"It's awfully decent of you to be brave," said he, trying to see the expression of her face. "Of course explorers and people like that are hardened—they're prepared in a way; but this," he concluded, indicating the map of the city with a sweep of his arm, "this is the middle of civilization, with all its manners and customs. We have just stepped out of it, and it's something of a shock! About myself I don't care —"

"Well, no one is dependent on either of us!" cried Miss Erskine testily. "Why do we talk? We ought not to talk about it any more."

"I will try the door again," said he. "Stay here. I will come back."

For a period of uncertain time, which seemed an hour, she heard his blows faintly. They were delivered in periodic storms and in the intermittent spaces she found herself thinking that, after all, what she had said was true. Certainly no one was dependent upon her! She ought to be glad that this was so, in case she were found later lifeless on that gravel roof; but, in fact, at this very moment, and with danger at hand, she was sorry. To leave life and leave nothing personal behind is oblivion. That is why God invented children—and man, stained-glass windows.

Harrower returned.

"No one came," he announced.

"That vertical wall of haze we saw uptown is nearer now," said she.

The captain squared his shoulders as if to make himself broader and stood in front of her, a screen against the wind. Suddenly he raised his coat-sleeve near to his eyes.

"The Metropolitan Tower is out of sight," Harriet said. "Something is gathering round us. It's just like being shut in. What are you looking at?"



"Put it On! Do You Hear? I Said Put On That Coat!"

"Snow!" he whispered. "Can't you see? It's all about us. Snow!"

"You are frightened?"

"No," said he. "I was just thinking how the shovels would sound scraping over the bricks on Sunday morning. There will be blinding light and the sound of the church bells coming in through my open window."

"Do you lie abed Sunday mornings?" she asked.

"Yes."

"So do I."

"You're shuddering," charged Harrower.

"So are you. It's the wind."

"I'm not shuddering," lied Harrower; and wondering at himself he pulled off his coat. "Put this on," he commanded. "I'm going to take a little run."

"Don't!"

"You're not afraid to stay alone a moment?"

"No. But it's the coat—I don't want it. I'm not cold at all."

He spoke with the authority of the primitive male.

"Put it on! Do you hear? I said put on that coat!"

A curious, pleased little smile came into her face and she obeyed. The captain felt a new experience in exhilaration because she had yielded.

"Don't go far!" she called out after him. "Be careful!"

He came back panting.

"Whatever we do we must not go to sleep," she said. "I've read that. That is the treachery of a cold and heavy snow like this. Men lost in the North—on deserts like this roof—die that way."

"See here!" said he. "Give up that idea. I will not let you die. Depend on that! No, sir! I will not let anything happen to you. I wouldn't have anything happen to you—I —"

"Won't it seem funny when you and I are back in the office? Those two empty chairs—just below where we are standing now! Oh, it will never seem the same!"

"What?"

She did not answer. She took off his overcoat and held it for him to slip his arms in the holes.

"Walk," she exclaimed.

So the two, side by side, set out for a patrol of the roof, which seemed interminable. After an hour she put her hand under his elbow timidly and they trudged on through the accumulating snow, which, even though sticky, had been blown into drifts and ridges on their acre of isolation. In lulls of the wind they could hear it squeak under foot. Occasionally, when they passed the door, he stopped to beat upon it with his fists. At midnight he looked at her anxiously. Her face seemed as white as marble; her jaw was set; a calm, placid expression was in her widely opened eyes. She had the beauty of youth in the hour of death. He felt a terrible surge of wrath and fear. Silently he cursed the city and its people, the faint sound of active human life that drifted through the voices of the storm.

To this man, seven hours before a creature of civilization, came a rush of instincts, mowing down the whole harvest of settled habits of thought and action. The man who was American manager for the Myddletons was a masquerader; the man on the roof, putting his wits in opposition to the elements, was a savage. He threw one arm about the secretary's shoulder and turned her about in its curve until she was looking up at him. She was no longer a secretary; she was just a woman. She might have been one found by a mammoth-hunter in a snowstorm, to save whom the barbarian would tear his own ligaments, because she pleased him.

"What's the matter?" said the captain between closed teeth.

She tried to push away from him; and then, giving it up, struggled to smile. She had had no lunch on Saturday. Nearly twenty-four hours had gone since she had eaten heartily.

"I'm so sleepy," she said faintly. "The cold's painful. And I was thinking—thinking of a plate of griddle cakes and of maple syrup in a silver jug."

Harrower saw that her head rolled a little as she leaned back against his shoulder. He gave a hoarse cry and folded his arms about her, as he would have shielded a child from some personal attack.

Indeed the storm seemed to have a personality. For the first time he felt opposed to it—wit against wit, strength against strength, elementary man against the elements. He lowered Miss Erskine into the snowdrift, so that her back leaned against the parapet. She opened her eyes slowly.

"Oh, it's you!" she said contentedly. "Don't worry about me. I'm all right."

He straightened his aching body, looked up at the sky, biting the backs of his gloved fingers. The snow!



"Look! How the Wind Takes These! Watch Where They Go!"

The cold! The wind! The wind was the worst! If only he could find for her shelter from the wind.

"There is a place on my arm that's so funny!" Harriet said sleepily. "It burns so!"

The captain made no reply. An extraordinary memory had come back to him, a picture in a book he had owned when a child—a picture of some explorer of the Northwest Passage, squatting cross-legged and looking up at an Eskimo; a picture the background of which was occupied by the walls and rounded roof of an ice hut! Falling on his knees in the sticky snow he rolled a handful into a ball. He turned it this way and that as it increased; he rose and kicked it forward with his foot until it had become eighteen inches in diameter. He began another. Then, stopping his work, he ran back to the woman.

He shook her into sensibility.

"Wake up! Wake up!" he roared. "I'm building us a house!"

She rubbed her eyes.

"A house for us?"

"Yes. A warm house! You mustn't sleep! Come, girl! You mustn't sleep. You must work. You must keep awake! Come! Look! Make these big snowballs."

She gave him no answer, but gritted her teeth as she crawled forward to her task. He saw that she understood, was brave, was willing to help; he was satisfied. They labored on without a word. A wall three feet high was done before they had finished the next; the wind, to Harrower's satisfaction, had heaped a great drift of white against the northern side of the structure. Once Miss Erskine stopped, folded her hands and gazed at Harrower, who had come near her, with such an expression of wonderment and admiration that he could not realize she was a woman instead of a little girl; then she stretched herself very comfortably out on the snow and immediately slept. He shook her again, stood her on her feet and forced her back to the task.

At last it was done! He had forgotten the city now. In the wilderness of the storm he had built a shelter for the woman, and with aching lungs, muscles and akin numbed by the cold, staggering with hunger and fatigue, he reached round in the dark until he had laid hands upon her; and, as if she had been a sick sledgedog and he an Eskimo, he dragged her through the narrow opening and packed the hole from the inside with his bare hands.

This was magic! The storm, so far as its presence could be felt, might now have been on another hemisphere. Not a sound penetrated the snow walls! Not a breath of the blast outside disturbed the interior! A vault of masonry, with walls eight feet thick, could not have excluded the rage of a blizzard better. Suddenly he heard the violent ticking of his watch; then, with the same suddenness, out of the silence came the comforting sound of the woman's rhythmic breathing. He was conscious, too, of an immediate relief from the sting of the bitter cold and of a leap of triumph in the beating of his own heart. He even began to wonder what the temperature might be inside this shelter.

"I suppose I must still keep awake?" came the voice of Harriet out of the velvet dark.

(Concluded on Page 28)

OUT IN THE COLD *By Percival Phillips*

ILLUSTRATED BY M. L. BLUMENTHAL

The Tragedy of the War Correspondent



Wondering Whether He Will Ever See His Grandchildren Again!

WHEN any ardent young reporter talks to me in future about the glories of war correspondence I shall think of a stout, elderly, purple-necked Prussian, sitting on twelve quart bottles of sweet champagne at the side of a noisome Turkish road, with the limbers of a passing artillery column splashing his Prince Albert coat with mud, as he invoked the veiled Providence to blast all Bulgarian censors and waft him back to his carpet slippers at Charlottenburg.

The malign influence that drew this apoplectic Pan-German toward the firing line in a carriage and pair also surrounded him with a horde of melancholy near-war correspondents, whose misadventures form the closing chapter in the history of an honorable though somewhat feverish profession.

I think of my gouty friend from a Berlin newspaper as the symbolic figure of misfortune in the recent Balkan War. Imagine him, spectacled and censored, thrust a little on one side of the straight military road that leads from Mustafa Pasha to Adrianople—a pathetic piece of wreckage cast up by the flood of guns and men, guarding his precious champagne from thirsty ruffians, hopelessly marooned beyond all news, wondering whether he will ever see his grandchildren again!

He is a kind of obese monument to the defeat of the war correspondent, whose glory was at its zenith when another Turkish army scuttled over the same road toward Constantinople thirty-five years ago. He is back in Berlin now, dealing chiefly with specialists in rheumatism. Other people drank his champagne, after all; but his memory endures with the victims of a prize censorship who were sacrificed on the altar of military expediency, before a Molech that called itself the Bulgarian General Staff.

Looking back on this hectic two-months' campaign as on a species of nightmare, I am of opinion that it contained more little tragedies, grotesque blunders and disappointments for the so-called war correspondents than any average American reporter can find in a year's experience under an unpopular city editor.

For more than a generation a near-Eastern conflagration has been the dream of every newspaperman who wanted to write about a war. When I was a cub in Pittsburgh the dizzy pinnacle of fame presented itself as the opportunity of riding a tired horse through the Balkans after a smashing big battle and staggering into an obscure telegraph office with the scoop of the century. MacGahan and Forbes, the Russo-Turkish war correspondents, were my heroes; any one could be president of the United States so far as I was concerned.

Well, after several other war-corresponding stunts, Fate sent me through the same mountains in the footsteps of MacGahan and Forbes, and on the same mission. The Balkans were all ablaze. But I went in a dining car part of the way, and some of us rode in cabs. Instead of half a dozen reckless adventurers galloping along the front of an army in action and then dashing back to the lone telegraph office in the snow and rain, we were some ninety-odd—some of us excessively odd—personally conducted tourists, chaperoned in a manner that would have filled a maiden aunt with pride, fed with sterilized news that would not have jarred a Government report, and silenced as effectually as a girl in a convent.

We started as war correspondents and ended as members of a chain gang. Of course the public saw the comic side.

We were undoubtedly comic. I can yet hear the sardonic laughter of a weary infantry brigade on the road to Kadikoi as it surveyed our straggling procession of polyglot civilians trudging toward field headquarters at Mustafa Pasha like a young ladies' seminary taking the air. I can well believe the gray-bearded headquarters staff indulged in many a grim chuckle at our fantastic plight. So Nero must have chuckled at the early Christians on a field day in the Colosseum.

A Motley Crew of Correspondents

YET ours was a humanizing experience. I shall hereafter sympathize with theatrical companies doomed to one-night stands in Kansas. I can understand the feelings of the professional wanderer who is moved from one railway yard to another by rude night watchmen; for convicts whose promenades and intercourse with the outside world are censored I have a fellow feeling. Their sorrows have been mine.

The correspondents who took the Bulgarian War degree—1912—know the seamy side of life.

The tragedy began in Sofia on the eve of war, in a setting embellished by waterproof tents, piles of canned food and saddles for—prospective—warhorses. Correspondents had descended on Bulgaria like a swarm of locusts. Some came from European capitals by the Orient Express, bearing large quantities of real money, to be exchanged into uncertain Bulgarian paper for the prepayment of the expected scoop of the century. They were fortified with as much baggage as a prima donna, the prestige of previous campaigns, and ambassadorial letters for the painless extraction of Bulgarian war secrets.

Came also lesser correspondents by slow trains—some, it is believed, finished on foot. They tapered down in the scale from representatives of more or less daily papers in Central Italy

to the wholly impecunious emissaries of broad sheets issued in Belgrade, in Prague, in Odessa, and in the secondary cities of Poland. Correspondents in Russian uniforms poured in from the north; a Brazilian arrived by way of Paris; Hungary sent a score of bellicose writers, who argued politics with bellicose Serbs, each so tiring the other in the process that telegrams were impossible.

Correspondents there were of every color, nationality and creed; of every degree of prosperity, poverty and competence; correspondents who borrowed the third-class fare to Sofia and slept on billiard tables while waiting for something to turn up; Danes who tried to talk with Bulgars via a Croat and a Rumanian; an Italian futurist, aching to write the poetry of war; two battle painters, willing to send news as a sideline if any one told them how; a noble marquis, all the way from a French chateau, ready to do anything that might prove amusing; correspondents with white whiskers and correspondents hardly out of knickerbockers; a poor hunchback; an emaciated Austrian with one lung; a veteran of the Russo-Turkish campaign, newly risen from a sick-bed—all pouring into Sofia on the eve of war, blighting the War Office with the confusion of tongues, claiming kinship with the war correspondent of tradition, lifting their voices in behalf of utterly unknown periodicals, and demanding passes for the front.

You would have thought the world's press had been assigned to report Armageddon.

At first the authorities were complaisant, regarding correspondents as among the necessary evils of war. First arrivals were even welcomed cordially and promised that everything would be done for them. Each pilgrim was

requested to furnish a certificate from his legation and a fair likeness of himself. Flattered by this interest correspondents hastened blithely to the nearest photographer.

The Bulgarian staff had not expected a deluge however. They were dazed by the rush. New-comers wore out the office carpet. The collection of photographs swelled into a private gallery. Long-haired Rumanians waylaid busy officers in the corridors. The members of the staff were harassed by importunate reporters from Balkan newspapers, who demanded front seats for the show on the ground that it was primarily their show. Before the Turkish chargé d'affaires received his passports the War Office was overrun by strange men who thought the campaign was being stage-managed for their benefit; and a rapidly aging major, who had been put in charge of the censorship, threw up his hands in despair.

There were perhaps thirty men logically entitled to the title of war correspondent. There were about sixty others whom the Bulgarians would have liked to shut up in a lethal chamber; but some pulled political wires, and it was apparent to discerning ministers that any attempt to weed out the sheep from the goats would evoke a storm of



Sleeping Bags Became the Vogue



We Did Walk

protest from the goats. The War Office wanted to settle the matter by leaving all correspondents in Sofia—a simple, soldierly way out of the dilemma; but the Cabinet insisted on their being taken into the field. King Ferdinand, not without merit himself as a press agent, favored their inclusion. So our weird troupe, as unwieldy and as diverse in character as a musical comedy company that leaves Broadway for the backwoods, was promised one-night stands in Turkey, with longer engagements as our advance agent—the Bulgarian army—saw fit.

With cynical humor the censorship thereupon accepted every person who called himself a war correspondent. Their acquiescence was suspicious. This occurred to us afterward—when it was too late. Even the most generous of us objected to an itinerant dealer in diamonds getting credentials. It seemed a rather casual way of doing business—to hand out passes to an ordinary tourist just because he happened to be in the censor's office when other passes were being distributed and said he would like to have one! We did not know the subtle Bulgar mind—then.

It was almost as easy as getting married. On production of the certificate from his legation, and an unmounted photographic print, every applicant received a little red card, on which his photograph was pasted and stamped, and a piece of red flannel, to be worn round the left arm above the elbow. This strip of flannel was imprinted with the Russian letters B K and the correspondent's number, giving him very much the same individuality as a motor car. The flannel was big enough to use as a chest protector. One joker hurt the feelings of the censor by wearing his as a collar.

Some Fancy Field Outfits

MOST of the candidates had only the haziest ideas about equipping themselves for a campaign. My fat German friend selected a dozen bottles of champagne as the cornerstone of his field kit, maintaining that champagne often saved life, and that it was always important to refresh a tired brain after excessive literary work. His had been a sheltered existence, spent in writing children's stories for a Berlin newspaper. When warned that food was also essential he bought a dozen boxes of truffles, a lot of jam, some preserved fish, an entire ham packed in a tin case, and a cheese as big as a baby. This was his commissariat. His personal equipment included three pairs of overshoes—he argued rightly that he could not buy new ones on the field—a short fur-lined jacket, such as pallid tenors wear in the act before their death, a fur cap and a pair of blue spectacles. He also hired a servant—a Bulgarian youth rejected by the army as physically unfit. The champagne and other stores were piled in the hall outside the German's room in the Hotel Bulgarie, where his servant sat on them by day and slept on them by night.

The last week we spent in Sofia was as exciting as the week before a wedding. Everybody bought new clothes for the field. Some of these war trousseaus were very bizarre. The Italians, for example, had a fondness for neat little sheepskin jackets—wool inside—and conical caps of Astrakhan. The French were partial to tight-fitting coats of black leather; but this apparel had its disadvantages, for the wearers were always being mistaken for chauffeurs. Most of the German correspondents incased themselves in tunics of a severe military pattern; while the Russians, almost without exception, blossomed out as captains or colonels. They tinkled with decorations and were saluted by War Office sentries, to whom all uniforms looked alike. The streets were filled with booted and spurred correspondents days before they left civilization. Our French marquis gladdened the natives with a tweed golfing jacket, which they assumed was the uniform of his particular military corps. The Austrians leaned toward brown corduroy, woolen stockings and little feathered green hats.

Some one unearthed a ruffianly old person who dealt in freshly cured sheepskins. He was given a worn-out sleeping bag, a relic of the Russo-Japanese War, as a sample; and he managed to evolve a Balkan duplicate, which was scented so strongly with the odor of sheep that there seemed little doubt of its being bulletproof as well as waterproof. These sleeping bags became quite the vogue. Finding that they were being worn in the best circles, correspondents trooped to the little tumbledown shop in a Sofia slum and ordered so many that the dealer in skins has since purchased the adjoining premises. It was a very pleasant game, this ordering of all kinds of comforts for the field, but as a skingame the sleeping-bag phase did not appear in all its significance until we got beyond ordinary beds and sheets and found that the bags were for the most part uninhabitable at night because of the activity of other tenants, which made up in vigor what they lacked in size.

Two or three hardened correspondents descended on Sofia with tents, folding chairs and even collapsible rubber bathtubs. Their kit, strapped into half a dozen bags, roused the envy of their less fortunate brethren. Most of the amateur members of our troupe, however, were quite helpless so far as selecting necessary articles for a campaign was concerned. A London news photographer—whom I saw in Tripoli wearing a cutaway coat because he had been sent direct from a fashionable wedding at St. George's, Hanover Square, and whom I afterward encountered at the Delhi Durbar with no other credentials than his camera—would have gone with the army without so much as a rug but for the forcible intervention of some of his friends, who did not want the responsibility of burying him on the field. Under pressure he compromised on a horse blanket, two boxes of soda crackers and two pounds of chocolate. He declined to take anything else except photographic dry plates.

During this period of commercial prosperity in Sofia various sickening rumors gained circulation regarding our immediate future. We heard in a hundred different ways, and almost as many times a day, that we were not going with the army after all. Platoons of correspondents continued to invest the censors' headquarters. "Is it true?" they asked. "Are we going to the front?"

"Your party," said the little major—and I can imagine him smiling inwardly as he said it—"your party will positively leave Sofia on Monday morning at half past ten. There will be a special train. Kindly arrive at the station in good time."

Oh, joy! The Hotel Bulgarie hummed with excitement. Four correspondents made their wills—the first thing they did when they got back to Sofia some days later was to tear them up! The outgoing mails were congested with farewell letters to loved ones beyond the war zone. Piles of field kit and provisions grew steadily outside the bedroom doors. Servants began to accumulate.

The night before our departure recalled a child's night before Christmas. As many correspondents as could secure admission had camped in the Hotel Bulgarie. Palpitating like a debutante going to her first ball, they left explicit orders to be called early in order not to miss the train. Those who had slept on billiard tables during a week of



A Sentry With a Bayonet Prodded Him Into His Clothes

stress did not go to bed at all. Many men prepared to rise at five, though the train did not leave until ten-thirty.

Our first journey toward the front took us farther away from it. King Ferdinand and his General Staff were at Stara Zagora, a town well back of the enemy; and as a base for war correspondents it was rather less useful than London or Berlin. Two single-line railways meet at the foothills of the Balkans, and about twenty thousand Bulgars live there in complete retirement. No better place could be imagined for the isolation of troublesome reporters; but nominally it was army headquarters, and in the innocence of our hearts we yearned to be there. We chafed at every minute's delay during the tedious railway journey from Sofia on that memorable Monday after the war began.

The journey itself made the more sensitive of us

feel like members of a burlesque troupe—and I am sure most of us looked the part. A special train had been requisitioned for correspondents and military attachés, and the latter gazed at us wonderingly when we poured into the railway station in our varied costumes. The Italians in black leather trousers found the springlike weather the first great trial of the campaign. Others who had put on furs for a Balkan winter were shedding their inner coats in the sunshine before we had crawled past the second station.

When War Lost Its Glamour

A DINING car was attached to the train. "Can this be war?" mused a veteran correspondent who was with the Russians at Shipka. "The world has moved!"

The presence of the dining car annoyed many embryo campaigners, for they had filled their haversacks with odorous cheese and black sausage as field rations.

Midnight found us at Stara Zagora, in a freight yard filled with military trains, ammunition and forage. The town boasted—needlessly—of one hotel, in which were four presumably vacant bedrooms. Ninety-two men scrambled over the muddy road in the dark, dodging motor cars filled with attachés who were billeted on private families, and eventually finished the three-mile walk into the sleeping town to find all the rooms taken. This was the beginning of disillusionment. They drifted about all night, some walking back to the station to huddle up in cold, empty cars, others sleeping on the floor in dirty little cafés. War had lost its glamour when daylight came, and the enthusiasts who spent the night in their clothes found they were confronted with the hardships of a campaign.

Editor's Note—The second part of this article will appear in an early issue.



Correspondents on Their Way to the Front

THE FLIRT By BOOTH TARKINGTON

ILLUSTRATED BY CLARENCE F. UNDERWOOD

XVI

THE two girls let themselves into the house noiselessly and, turning out the hall light left for them by their mother, crept upstairs on tiptoe; they went through the upper hall directly to Laura's room—Cora's being nearer the sick-room. At their age it is proper that gayety be used three times—in anticipation, and actually, and in after-rehearsal. The last was, of course, now in order—they went to Laura's room to "talk it over." There was no gas-fixture in this small chamber; but they found Laura's oil lamp burning brightly upon her writing table.

"How queer!" said Laura with some surprise, as she closed the door. "Mother never leaves the lamp lit for me; she's always so afraid of lamps exploding."

"Perhaps Miss Peirce came in here to read and forgot to turn it out," suggested Cora, seating herself on the edge of the bed and letting her silk wrap fall from her shoulders. "Oh, Laura, wasn't he gorgeous!"

She referred to the gallant defender of our seas, it appeared; and while Laura undressed and got into a wrapper Cora recounted in detail the history of the impetuous sailor's enthrallment—a résumé predicted three hours earlier by a gleeful whisper across an epauletted shoulder as the sisters swung near each other during a waltz: "Proposed!"

"I've always heard they're horribly inconstant," she said regretfully. "But, oh, Laura, wasn't he beautiful to look at? Do you think he's more beautiful than Val? No, don't tell me if you do. I don't want to hear it. Val was so provoking—he didn't seem to mind it at all. He's nothing but a big brute sometimes; he wouldn't even admit that he minded when I asked him. I was idiot enough to ask—I couldn't help it; he was so tantalizing and exasperating—laughing at me. I never knew anybody like him; he's so sure of himself, and he can be so cold. Sometimes I wonder if he really cares about anything deep down in his heart—anything except himself! He seems so selfish, there are times when he almost makes me hate him; but just when I get to thinking I do, I find I don't—he's so deliciously strong, and there's such a big luxury in being understood; I always feel he knows me clear to the bone somehow. But, oh!"—she sighed regretfully—"doesn't a uniform become a man! They all ought to wear 'em! It would look silly on such a little goat as that Wade Trumble, though—nothing could make him look like a whole man! Did you see him glaring at me? Beast!"

"I was going to be so nice and kittenish, and do all my prettiest tricks for him, to help Val with his oil company. Val thinks Wade would come in yet if I'd only get him in the mood to have another talk with Val about it; but the spiteful little rat wouldn't come near me! I believe that was one of the reasons Val laughed at me and pretended not to mind my getting proposed to. He must have minded; he couldn't have helped minding it really. That's his way; he's so mean—he won't show things. He knows me—I can't keep anything from him; he reads me like a signboard. And then about himself he keeps me guessing and I can't tell when I've guessed right. Ray Vilas behaved disgustingly of course; he was horrid and awful. I might have expected it. I suppose Richard was wailing his tiresome sorrows on your poor shoulder——"

"No," said Laura. "He was very cheerful. He seemed glad you were having a good time."

"He didn't look particularly cheerful at me. I never saw so slow a man! I wonder when he's going to find out about that pendant. Val would have seen it the instant I put it on. And, oh, Laura! Isn't George Wattleby funny? He's just soft! He's good-looking, though," she continued pensively, adding: "I promised to motor out to the Country Club with him tomorrow for tea."

"Oh, Cora!" protested Laura. "No! Please don't!"

"I've promised; so I'll have to now." Cora laughed. "It'll do Mary Kane good! But I'm not going to bother much with him—he makes me tired! I never saw anything so complacent as that girl when she came in tonight—as if her little Georgie was the greatest capture the world had ever seen! . . ."

She chattered on. Laura, passive, listened with a thoughtful expression, somewhat preoccupied. The talker yawned at last.

"It must be almost three," she said listlessly, having gone over her evening so often that the colors were beginning to fade. She yawned again. "Laura," she remarked absently, "I don't see how you can sleep in this bed; it says so."

"I've never noticed it," said her sister. "It's a very comfortable old bed."

Cora went to her to be unfastened, reverting to the lieutenant during the operation, and kissing the tirewoman warmly at its conclusion.

"You're always so sweet to me, Laura," she said affectionately. "I don't know how you manage it. You're so good"—she laughed—"sometimes I wonder how you stand me. If I were you I'm positive I couldn't stand me at all!"

Another kiss and a hearty embrace, and she picked up her wrap and scurried silently through the hall to her own room.

It was very late, but Laura wrote for almost an hour in her book—which was undisturbed—before she felt drowsy. Then she extinguished the lamp, put the book away and got into bed.

It was almost as if she had attempted to lie upon the empty air; the mattress sagged under her weight as if it had been a hammock, and something tore with a ripping sound. There was a crash and a choked yell from a muffled voice somewhere as the bed gave way. For an instant Laura fought wildly in an entanglement of what she insufficiently perceived to be springs, alats and bedclothes, with something alive squirming underneath. She cleared herself and sprang free, screaming; but even in her fright she remembered her father and clapped her hand

over her mouth that she might keep from screaming again. She dove at the door, opened it and tore through the hall to Cora's room, still holding her hand over her mouth.

"Cora! Oh, Cora!" she panted, and flung herself upon her sister's bed.

Cora was up instantly and had lit the gas in a trice. "There's a burglar!" Laura contrived to gasp. "In my room! Under the bed!"

"What!"

"I fell on him! Something's the matter with the bed. It broke. I fell on him!"

Cora stared at her wide-eyed.

"Why, it can't be. Think how long I was in there! Your bed broke and you just thought there was some one there. You imagined it."

"No, no, no!" wailed Laura. "I heard him; he gave a kind of dreadful grunt."

"Are you sure?"

"Sure!—He wriggled—oh! I could feel him!"

Cora seized a box of matches.

"I'm going to find out."

"Oh, no, no!" protested Laura, cowering.

"Yes, I am. If there's a burglar in the house I'm going to find him——"

"We mustn't wake papa."

"No; or mamma either. You stay here."

"Let's call Hedrick," suggested the pallid Laura; "or put our heads out of the window and scream for——"

Cora laughed; she was not in the least frightened.

"That wouldn't wake papa, of course! If we had a telephone I'd send for the police; but we haven't. I'm going to see if there's any one there. A burglar's a man, I guess; and I can't imagine myself being afraid of any man!"

Laura clung to her, but Cora shook her off and went through the hall undaunted, Laura faltering behind her.

Cora lighted matches with a perfectly steady hand; she hesitated on the threshold of Laura's room no more than a moment, then lit the lamp.

Laura stifled a shriek at sight of the bed. "Look! Look!" she gasped.

"There's no one under it now—that's certain," said Cora, and boldly lifted a corner of it. "Why, it's been cut all to pieces from underneath! You're right; there was some one here. It's practically dismembered. Don't you remember my telling you how it sagged? And I was only sitting on the edge of it. The slats have all been moved out of place; and as for the mattress, it's just a mess of springs and that stuffing stuff. He must have thought the silver was hidden there."

"Oh, oh, oh!" moaned Laura. "He wriggled—ugh!"

Cora picked up the lamp.

"Well, we've got to go over the house——"

"No, no!"

"Hush! I'll go alone then."

"You can't!"

"I will though!" And she did.

The two girls had changed places in this emergency. In her fright Laura was dependent, clinging; actual contact with the intruder had unnerved her. It took all her will to accompany her sister upon the tour of inspection, and throughout she cowered behind the dauntless Cora. It was the first time in their lives their positions had been reversed. From the days of Cora's babyhood Laura had formed the habit of petting and shielding her; but, now that the possibility became imminent of confronting an unknown and dangerous man, Laura was so shaken that, overcome with fear, she let Cora go first. Cora had not boasted in vain of her bravery; in truth she was not afraid of any man!

They found the fastenings of the doors secure and likewise those of the windows, until they came to the kitchen. There the cook had left a window up, which plausibly explained the marauder's mode of ingress. Then, at Cora's insistence and to Laura's shivering horror, they searched both cellar and garret, and concluded that he had escaped by the same means. Except Laura's bed, nothing in the house had been disturbed; but this eccentricity on the part of a burglar, though it indeed struck the two girls as peculiar, was not so pointedly mysterious to them as it might have been



He Looked and Looked and Looked; Then His Eye Halted Less Than Three Feet Below and the Search Was Ended

had they possessed a somewhat greater familiarity with the habits of criminals whose crimes are professional.

They finally retired, Laura sleeping with her sister; and Cora had begun to talk of the lieutenant again, instead of the burglar, before Laura fell asleep.

In spite of the short hours for sleep, both girls appeared at the breakfast table before the meal was over, and were naturally pleased with the staccato of excitement evoked by their news. Mrs. Madison and Miss Peirce were warm in admiration of their bravery, but in the same breath condemned it as foolhardy.

"I never knew such wonderful girls!" exclaimed the mother almost tearfully. "You crazy little lions! To think of your not even waking Hedrick! And you didn't have even a poker and were in your bare feet—and went down in the cellar——"

"It was all Cora," protested Laura. "I'm a hopeless, disgusting coward. I never knew what a coward I was before. Cora carried the lamp and went ahead like a drum-major. I just trailed along behind her, ready to shriek and run—or faint!"

"Could you tell anything about him when you fell on him?" inquired Miss Peirce. "What was his voice like when he shouted?"

"Choked! It was a horrible, jolted kind of cry. It hardly sounded human."

"Could you tell anything about whether he was a large man, or small, or——"

"Only that he seemed very active. He seemed to be kicking. He wriggled—ugh!"

They evolved a plausible theory of the burglar's motives and line of reasoning.

"You see," said Miss Peirce, much stirred, and summing up the adventure, "he either jimmies the window or finds it open already; and Sarah's mistaken—she did leave it open. Then he searched the downstairs first and didn't find anything. Then he came upstairs, and was afraid to come into any of the rooms where we were; he could tell which rooms had people in them by hearing us breathing, through the keyholes. He finds two rooms empty, and probably he made a thorough search of Miss Cora's first. But he isn't after silver toilet articles. He wants really big booty or none; so he decides that an out-of-the-way, unimportant room like Miss Laura's is where the family would be most apt to hide valuables, jewelry and silver, and he knows that mattresses have often been selected as hiding-places; so he gets under the bed and goes to work. Then Miss Cora and Miss Laura come in so quietly that he doesn't hear them and gets caught there. That's the way it must have been."

"But why," Mrs. Madison inquired of this authority—"why do you suppose he lit the lamp?"

"To see by," answered the ready Miss Peirce. This was accepted.

Further discussion was temporarily interrupted by the discovery that Hedrick had fallen asleep in his chair.

"Don't bother him, Cora," said his mother. "He's finished eating—let him sleep a few minutes if he wants to before he goes to school. He's not at all well. He played too hard yesterday afternoon and hurt his knee, he said. He came down limping this morning and looking very badly. He oughtn't to run and climb about the stable so much after school. See how utterly exhausted he looks! Not even this excitement can keep him awake."

"I think we must be careful not to let Mr. Madison suspect anything about the burglar," said Miss Peirce. "It would be bad for him."

Laura began: "But we ought to notify the police——"

"Police!" Hedrick woke so abruptly and uttered the word with such passionate and vehement protest that everybody started. "I suppose you want to kill your father, Laura Madison!"

"How?"

"Do you suppose he wouldn't know something had happened with a squad of big, heavy policemen tromping

all over the house? The first thing they'd do would be to search the whole place——"

"Oh, no!" said Mrs. Madison quickly. "It wouldn't do at all."

"I should think not! I'm glad," continued Hedrick truthfully, "that idea's out of your head! I believe Laura imagined the whole thing anyway."

"Have you looked at her mattress," inquired Cora, "darling little boy?"

He gave her a concentrated look and rose to leave.

"Nothin' on earth but imagina——" He stopped with a grunt as he forgetfully put his weight on his left leg. He rubbed his knee, swallowed painfully and, leaving the word unfinished, limped haughtily from the room.



"There's a Burglar! In My Room! Under the Bed!"

Hedrick left the house, gloomily swinging his books from a spare length of strap, and walking with care, to ease his strains and bruises as much as possible. He was very low in his mind, that boy! His fortunes had reached the ebb-tide, but he had no hope of a rise. He had no hope of anything. It was not even a consolation that, through his talent for surprise in waylayings, it had lately been thought necessary by the Villard family to have Egerton accompanied to and from school by a manservant. Nor was Hedrick more deeply depressed by the certainty that both public and domestic scandal must soon arise from the inevitable revelation of his discontinuing his attendance at school without mentioning this change in his career at home. He had been truant a full fortnight—under brighter circumstances matter for a lawless pride; now he had neither fear nor vainglory. There was no room in him for anything but dejection.

He walked two blocks in the direction of his school; turned a corner; walked half a block; turned north in the alley which ran parallel to Corliss Street, and a few moments later had cautiously climbed into a long-disused

refuse box which stood against the rear wall of the empty stable at his own home. He pried up some loose boards at the bottom of the box and entered a tunnel, which had often and often served in happier days—when he had friends—for the escape of Union officers from Libby Prison and Andersonville. Emerging, wholly soiled, into a box-stall, he crossed the musty carriage house and ascended some rickety steps to a long-vacant coachman's room, next to the hayloft. He closed the door, bolted it, and sank moodily upon a broken old horsehair sofa.

This apartment was his studio. In addition to the sofa, it contained an ex-bureau, three chairlike shapes, a once marble-topped table, now covered with a sheet of sine, two empty bird-cages and a condemned whatnot. The walls

were rather overdecorated in colored chalks—the man-headed snake motive predominating; they were also loopholed for firing into the hayloft. Upon the table lay a battered spyglass, ruinous lenses, and near by two boxes, one containing dried cornsilk, the other hayseed—the smoker's outfit being completed by a neat pile of rectangular clippings from newspapers. On the shelves of the whatnot were some fragments of a dead pie, the relics of a "Fifteen Puzzle," a pink Easter egg, four seashells, a tambourine with part of a girl's face still visible in aged colors, about two-thirds of a hot-water bag, a tintype of Hedrick, and a number of books—several by Henty, *Twenty Thousand Leagues Under the Sea*, *The Jungle Book*, a *Family Atlas*, *Three Weeks*, *A Boy's Life in Camp* and *The Mystery of the Count's Bedroom*.

The gloomy eye of Hedrick wandered to *The Mystery of the Count's Bedroom*, and remained fixed upon it moodily and contemptuously. His own mystery made that one seem tame and easy—Laura's bedroom laid it all over the count's in his conviction; and with a soul too weary of pain to shudder he reviewed the bafflements and final catastrophe of the preceding night.

He had not essayed the attempt upon the mattress until assured that the house was wrapped in slumber. Then, with hope in his heart, he had stolen to Laura's room, lit the lamp—feeling safe from intrusion—and set to work. His implement at first was a long hatpin of Cora's. Lying on his back beneath the bed and moving the slats as it became necessary, he sounded every cubic inch of the mysterious mattress without encountering any obstruction which could reasonably be supposed to be the ledger. This was not more puzzling than it was infuriating, since, by all processes of induction, deduction and pure logic, the thing was necessarily there. It was nowhere else. Therefore it was there. It had to be there! With the great blade of his Boy Scout knife, he began to disembowel the mattress.

For a time he had worked furiously and effectively; but the position was awkward, the search laborious, and he was obliged to rest frequently. He had waited to a later hour than he knew for his mother to go to bed, and during one of his rests he had incautiously permitted his eyes to close. When he woke his sisters were in the room. He thought it best to remain where he was, though he little realized how he had weakened his shelter. When Cora left the room he heard Laura open the window, sigh, and presently a tiny clinking and a click set him atingle from head to foot—she was opening the padlocked book. The scratching of a pen followed. And yet she had not come near the bed. The mattress, then, was a living lie!

With infinite caution he had moved so that he could see her, arriving at a coign of vantage just as she closed the book. She locked it, wrapped it in an oilskin cover which lay beside it on the table, hung the keychain round her neck, rose, yawned, and—to his violent chagrin—put out the light. He heard her moving, but could not tell where, except that it was not in his part of the room. Then a faint shuffling warned him that she was approaching the

bed, and he withdrew his head to avoid being stepped upon. The next moment the world seemed to cave in upon him.

Laura's flight had given him opportunity to escape to his own room unobserved, there to examine, bathe and bind up his wounds and to rectify his first hasty impression that he had been fatally mangled.

Hedrick glared at The Mystery of the Count's Bedroom. By-and-by he got up, took the book to the sofa and began to read the latter part of it again.

XVII

THE influence of a familiar and sequestered place is not only soothing—the bruised mind may often find it restorative. Thus Hedrick, in his studio, surrounded by his own loved bric-à-brac, began to feel once more the stir of impulse. Two hours' reading inspired him. What a French reporter—in the count's bedroom—could do, an American youth, in full possession of his powers—except for a strained knee—could do. Yes, and would!

He evolved a new chain of reasoning. The ledger had been seen in Laura's room; it had been heard in her room; it appeared to be kept in her room. But it was in no single part of the room. All the parts make a whole. Therefore the book was not in the room.

On the other hand Laura had not left the room when she took the book from its hiding-place. This was confusing; therefore he determined to concentrate logic solely upon what she had done with the ledger when she finished writing in it. It was dangerous to assume that she had restored it to the place whence she obtained it, because he had already proved that place to be both in the room and out of the room. No; the question he must keep in mind was: What did she do with it? Laura had not left the room, but the book had left the room.

Arrived at this inevitable deduction, he sprang to his feet in a state of repressed excitement and began to pace the floor—like a hound on the trail. Laura had not left the room, but the book had left the room—he must keep his mind upon this point. He uttered a loud exclamation and struck the zinc table-top a smart blow with his clenched fist. Laura must have thrown the book out of the window!

In the exaltation of this triumph he forgot that it was not yet the hour for a scholar's reappearance, and went forth in haste to search the ground beneath the window—a disappointing quest, for nowhere in the yard was there anything but withered grass and rubbish of other frost-bitten vegetation. His mother, however, discovered something else; and opening the kitchen window she asked with surprise:

"Why, Hedrick! What on earth are you doing here?"

"Me?" inquired Hedrick.

"What are you doing here?"

"Here?" Evidently she puzzled him.

She became emphatic.

"I want to know what you are doing."

"Just standing here," he explained in a meek, grieved way.

"But why aren't you at school?"

This recalled what he had forgotten and he realized the insecurity of his position.

"Oh, yes," he said—"school. Did you ask me —"

"Didn't you go to school?"

He began to speak rapidly.

"Didn't I go to school? Well, where else could I go? Just because I'm here now doesn't mean I didn't go, does it? Because a person is in China right now wouldn't have to mean he'd never been in South America, would it?"

"Then what's the matter?"

"Well, I was going along, and you know I didn't feel very well, and —" He paused—the advent of a happier idea; then continued briskly: "But that didn't stop me, because I thought I ought to go if I dropped; so I went ahead. But the teacher was sick and they couldn't get a substitute. She must have been pretty sick; she looked so pale —"

"They dismissed the class?"

"I don't have to go tomorrow either."

"I see," said his mother. "But if you feel ill, Hedrick, hadn't you better come in and lie down?"

"I think it's kind of passing off. The fresh air seems to be doing me good."

"Be careful of your sore knee, dear!" She closed the window, and he was left to continue his operations.

Laura had thrown the ledger out of the window; that was proved absolutely. Obviously she had come down before daylight and retrieved it. Or, she had not. Proceeding on the assumption that she had not, he lifted his eyes and searched the air. Was it possible that the book, though thrown from the window, had never reached the ground? The branches of an old and stalwart maple, now almost divested of leaves, extended in rough symmetry above him; and one big limb, reaching out toward the house, came close to Laura's window. Triumph shone again from the shrewd countenance of the sleuth—Laura must have slid the ledger along a wire into a hollow branch. However no wire was to be seen, and the shrewd countenance of the sleuth fell. But perhaps she had constructed a device of silk threads, invisible from below, which carried the book into the tree! Action!

He climbed carefully, but with many twinges, finally pausing in a parlous situation not far from the mysterious window Laura had opened the night before. A comprehensive survey of the tree revealed only the very patent fact that none of the branches was of sufficient diameter to conceal the ledger. No silk threads came from the window. He looked and looked and looked at that window; then his eye fell a little, halted less than three feet below the window-ledge—and the search was ended.

The kitchen window his mother had opened was directly beneath Laura's, and was a very long, narrow window, in the style of the house, having a protecting stone ledge above it. Upon this ledge lay the book, wrapped in its oilskin covering and secured from falling by a piece of broken iron hoops, stuck in the mortar of the bricks. It could be seen from nowhere save an upper window of the house next door or from the tree itself, and in either case only when the leaves had fallen.

Laura had felt very safe. No one had ever seen the book except that night, early in August, when, for a better circulation of air, she had left her door open as she wrote and Hedrick had come upon her. He had not spoken of it again—she perceived that he had forgotten it, and she herself forgot that the memory of a boy is never to be depended on; its forgettings are too seldom permanent in the case of things that ought to stay forgotten.

To get the book, one had only to lean from the window.

Hedrick seemed so ill during lunch that his mother spoke of asking Doctor Sloane to look at him if he did not improve before evening. Hedrick said meekly that perhaps that would be best—if he did not improve. After a futile attempt to eat, he courteously excused himself from the table—a ceremony which made even Cora fear that his case might be serious—and, going feebly to the library, stretched himself upon the sofa. His mother put a rug over him, and Hedrick, thanking her touchingly, closed his eyes; and she went away, leaving him to slumber.

After a time Laura came into the room on an errand, walking noiselessly, and, noticing that his eyes were open, apologized for waking him.

"Never mind," he returned in the tone of an invalid. "I didn't sleep sound. I think there's something the matter inside my head—I have such terrible dreams. I guess maybe it's better for me to keep awake. I'm kind of afraid to go to sleep. Would you mind staying here with me a little while?"

"Certainly I'll stay," she said; and observing that his cheeks were flushed and his eyes unusually bright, she laid a cool hand on his forehead. "You haven't any fever, dear; that's good. You'll be all right tomorrow. Would you like me to read to you?"

"I believe," he answered plaintively, "reading might kind of disturb my mind—my brain feels so sort of restless and queer. I'd rather play some kind of game."

"Cards?"

"No, not cards exactly—something I can do lying down. Oh, I know! You remember the one where we drew pictures and the others had to guess what they were? Well, I've invented a game like that. You sit down at the desk over there and take some paper. I'll tell you the rest."

Laura obeyed. "What next?"

"Now I'll describe some people and where they live, and not tell who they are; and you see if you can guess their names and addresses."

"Addresses too?"

"Yes, because I'm going to describe the way their houses look. Write each name on a separate sheet of paper and the number of their house below it if you know it, and if you don't know it, just the street. If it's a woman put Miss or Mrs. before their name; and if it's a man write Esquire after it."

"Is all that necessary for the game?"

"It's the way I invented it, and I think you might —"

"Oh, all right," she acquiesced good-naturedly. "It shall be according to your rules."

"Then afterward you give me the sheets of paper with the names and addresses written on 'em, and we —"

He hesitated.

"Yes—what do we do then?"

"I'll tell you when we come to it." But when that stage of his invention was reached, and Laura had placed the inscribed sheets in his hand, his interest had waned, it appeared. Also his condition had improved.

"Let's quit. I thought this game would be more exciting," he said, sitting up. "I guess," he added with too much modesty, "I'm not very good at inventing games. I believe I'll go out to the barn; I think the fresh air —"

"Do you feel well enough to go out?" she asked. "You do seem to be all right though."

"Yes; I'm a lot better, I think." He limped to the door.

"The fresh air will be the best thing for me."

She did not notice that he carelessly retained her contributions to the game, and he reached his studio with them in his hand.

Warfare between the ages of man knows no quarter, no scruple. It countenances any treachery and is without

ruth or shame. Grown people eavesdrop upon children, rend them with horseplay, betray and publish their sins and errors without remorse; and ridicule, notoriety and condemnation are to a child what ridicule, notoriety and condemnation are to a man. How often may a child feel secure from espial, from the betrayal of his secrets, the discovery to his world of his sins, his loves and his private conversations? And the child, in reprisal, becomes a spy upon lovers and upon all secluded ways and doings of grown people. To the child, also, nothing of his antagonist is sacred; the world seems to exist in the hope of finding something to laugh at.

No remotest glimpse entered Hedrick's mind of the enormity of what he did. To put an end to his punishment of Cora, and to render him powerless against that habitual and natural enemy, Laura had revealed a horrible incident in his career—it had become a public scandal; he was the sport of fools, and it might be months before the thing was lived down. Now he had the means, as he believed, to even the score with both sisters at a stroke. To him, it was turning a tremendous and properly scathing joke upon them. He did not hesitate.

That evening, as Richard Lindley sat at dinner with his mother, Joe Varden temporarily abandoned his attendance at the table to answer the front door bell. Upon his return he remarked:

"Messenger boy mus' been in big hurry. Wouldn't wait till I got to door."

"What was it?" asked Richard.

"Boy with package. Least I reckon it were a boy. Call back from the front walk; say he couldn't wait. Say he lef' package in vestibule."

"What sort of a package?"

"Middle-size kind o' big package."

"Why don't you see what it is, Richard?" Mrs. Lindley asked of her son. "Bring it to the table, Joe."

When it was brought Richard looked at the superscription with surprise. The wrapper was of heavy brown paper, and upon it a sheet of white notepaper had been pasted, with the address:

RICHARD LINDLEY, ESQUIRE,
1218 Corliss Street.

"It's from Laura Madison," he said, staring at this writing. "What in the world would Laura be sending me?"

"You might possibly learn by opening it," suggested his mother. "I've seen men puzzle over the outside of things quite as often as women. Laura Madison is a nice girl." She never volunteered similar praise of Laura Madison's sister. Mrs. Lindley had submitted to her son's plans concerning Cora, lately confided; but her submission lacked resignation.

"It's a book," said Richard, even more puzzled, as he took the ledger from its wrappings. "Two little torn places at the edge of the covers! Looks as if it had once had clasps —"

"Perhaps it's the Madison family album," Mrs. Lindley suggested—"pictures of Cora since infancy. I imagine she's had plenty taken."

"No." He opened the book and glanced at the pages covered in Laura's clear, readable hand. "No; it's about half full of writing. Laura must have turned literary." He read a line or two, frowning mildly. "My soul! I believe it's a novel! She must think I'm a critic—to want me to read it." Smiling at the idea he closed the ledger. "I'll take it upstairs to my hangout after dinner and see if Laura's literary manner has my august approval. Who in the world would ever have thought she'd decide to set up for a writer?"

"I imagine she might have something to write worth reading," said his mother. "I've always thought she was an interesting-looking girl."

"Yes, she is. She dances well too."

"Of course," continued Mrs. Lindley thoughtfully, "she seldom says anything interesting, but that may be because she so seldom has a chance to say anything at all." Richard refused to perceive this allusion.

"Curious that Laura should have sent it to me," he said. "She's never seemed interested in my opinion about anything. I don't remember her ever speaking to me on any subject whatever—except one."

He returned his attention to his plate; but his mother did not appear to agree with him that the topic was exhausted.

"Except one?" she repeated, after waiting some time. "Yes," he replied in his habitual preoccupied and casual tone. "Or perhaps two. Not more than two, I should say—and in a way you'd call that only one, of course. Bread, Joe!"

"What two, Richard?"

"Cora," he said with gentle simplicity, "and me."

XVIII

MRS. LINDLEY had arranged for her son a small apartment on the second floor; and it was in his own library and smoking room that Richard, comfortable in a leather chair by a reading lamp after dinner, opened Laura's ledger.

(Continued on Page 24)

NEW LIVES FOR OLD

XIII

FOR two winters we townfolks had met together and amused ourselves together. That was what counted—counted even more than the work we had done together. Perhaps you wouldn't think that merely this social intercourse, with the establishment of this common pioneer background, was of any great importance, but if you had been one of us you would surely have felt its importance. It made us one big family as nothing else in the world could have done. Church societies build up as many barriers as they break down; so, too, do fraternal and political societies. But here we went back to a meeting ground that kept us shoulder to shoulder with one another and with our common past. Men and women can be entertained together when nothing else is possible.

Then, again, I don't suppose city folks know what a New England winter means to a New England farmer. Winter doesn't mean much in the city except a complication with coal bills. Routine work goes on in the same routine way, and the amusement of the beaches is shifted to the amusement of the theaters. In the country, though, Nature shuts up shop and there is a complete change of work and way of living. It's a period of exile for many and a period of loafing. Men and women are shut up with themselves or at best with their own. Six months of this isn't good for any one. Every old spite and grudge and grouch fattens and grows strong. Men get surly and women get cranky. Men eat too much and women cook too much. If a man hasn't any pet grievance of his own he has plenty supplied him by newspapers and magazines. Farmers read too much of murders and sudden deaths, of corruption in business and politics and society. They have too much time to think over that stuff after they've read it, and don't have exercise enough to work it off. City folks stand it because they read and forget and don't take it seriously; but I tell you some magazine publishers have something to answer for in the pictures of city life they have drawn for country people, whether true or not. As I've heard Hadley say: "Pears to me like everything's rotten today." It makes men careless about being rotten themselves when they think all the rest of the world is.

The value of our meetings didn't end with the meetings themselves. People who had been born and brought up together met in true neighborly fashion for the first time through the Pioneer Club. This was because we furnished them a common interest. This led to more every-day intercourse that winter—to neighborhood calls and neighborhood parties. Ruth helped this along wonderfully. She entertained a good deal herself and helped others entertain, but I tell you she had her own ideas how this should be done. She wouldn't have any fuss and feathers, such as we had experienced in the suburbs. People didn't have to dress up in their best bib and tucker to call on her, and there was neither bridge nor cakes, teas nor ices. People dropped in just as they were and brought their sewing with them. For the younger people Ruth devised the Miles Standish play with such materials as she had at hand. Then there were charades and old-fashioned games and what-not—everything simple, everything inexpensive, everybody friendly and at ease.

She kept the women, both young and old, astir all winter long and gave them something to think about besides the next day's cooking, washing or mending. She even helped them to simplify these necessary duties and taught them a more wholesome standard of living. From morning until night she was a teacher, but no one except myself realized this. She set every one an example by her house, and astonished them with the ease with which she did her own work and cared for three children without wearing herself out. They never found her too busy to stop for a moment and never discovered her with either a headache or a lame back. Over and over I've heard her say to them: "Housekeeping is only a play game." Then she would laugh until you couldn't help believing that it really was—and to her it was. God bless her!—to her it was. It was wonderful how far the influence of her laughter carried.

All this while we had been strengthening the pioneer idea too. We found that older people responded to its spirit almost as eagerly as boys do to the same thing in a simpler form as expressed in the Boy Scout movement.

By William Carleton

Author of *One Way Out*

ILLUSTRATED BY ARTHUR WILLIAM BROWN

There isn't a boy with red blood in his veins, whether raised in New York, London or a country village, who isn't stirred by the hardy principles that govern your true scout. It's amazing to see how much of that spirit is in their blood; how gladly they return to more primitive conditions.

Boys brought up in luxury taste their first real meal when they munch a slice of bacon sizzled over the embers of a wood fire or a potato cooked in the ashes. They learn the real meaning of sleep when, at the end of a hard day's hike, they roll up in a blanket in the open. Boys are born pioneers the world over—even today. The spirit is educated out of them in many cases—more's the pity!—but after all it remains at the foundation of every real man.

So when at our meetings, directly and indirectly, we harped upon this idea and argued that the fun of living was within ourselves and not outside ourselves; when we insisted that the more we depended upon things outside ourselves for happiness, the less we responded; when we

farmer if he doesn't learn to seek the joy of living within himself and not in his surroundings.

We tried particularly to get at the young man in our town and make him feel it isn't the wilderness and virgin land and homesteads that make your pioneer, but facing bravely whatever conditions may confront him, relying upon his own efforts to win through them. It takes as much of a pioneer to work three acres as one hundred and sixty; a man is as much of a pioneer who forces worn-out land to yield as one who clears virgin land of rocks and stumps. It isn't the nature of the work, but the attitude of the man toward his work, that distinguishes your plodder from your pioneer.

It is especially easy to appreciate this fact when dealing directly with Nature. Every farm is a newly claimed homestead if you choose to look at it that way; and, even if it has been worked a hundred years, there isn't a season when there is not real pioneer work to be done. As for the raising of livestock, it is done today much as it was two hundred years ago, except for greater attention to details.

It may seem strange to some that just a fresh point of view toward the same old work makes so great a difference. It didn't, however, surprise me, because I had sensed the effect of this in my own life. If in the days when things were going well with me as a clerk with the United Woolen Company any one had told me that I'd come down to digging in the subway as a day-laborer, I'd have felt disgraced. Such work seemed like sheer animal-like drudgery; so it is if you go at it that way.

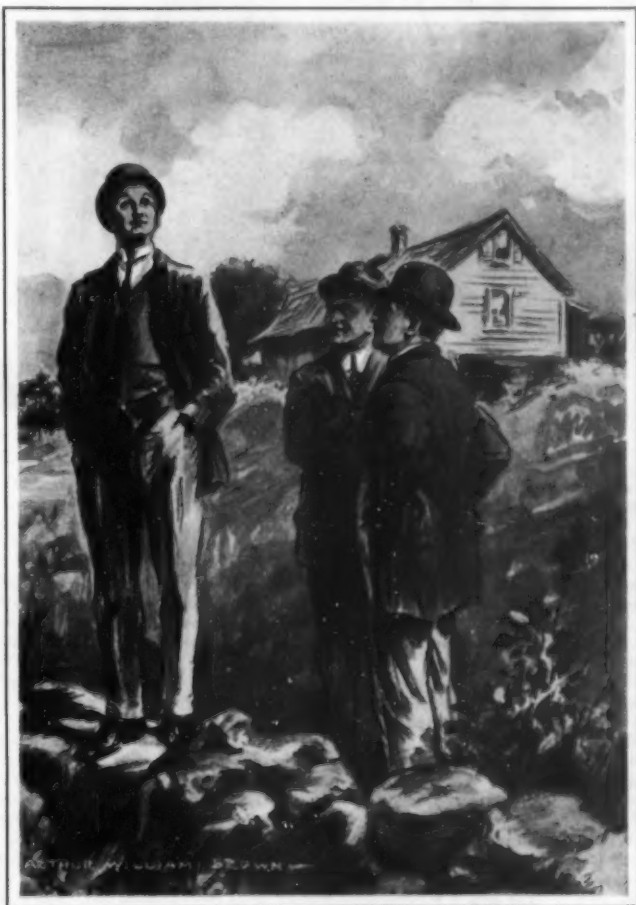
On the other hand, when I saw it as the pioneer work it really is I went at it with better spirit than ever I did adding up another man's figures for him.

Two abstract things, then, we had accomplished besides the practical—the establishment of both the social spirit and the pioneer spirit among ourselves. We were together like one big family, and we were working in a movement that might fairly be called the Man Scout movement. That's exactly what it was; it was alive with just the same wholesome outdoor adventurous spirit. I guess it's a pretty safe bet that anything that appeals universally to boys will appeal universally to men. It was so in our town anyway.

The next step, then—the coöperative step—came about naturally and almost inevitably. No one planned it and no one, so far as I remember, suggested it. It would have been a dangerous thing to suggest directly. As a phrase it smacked of socialism, and there were mighty few socialists in our town. Our inheritance and our training were all against it. There wasn't a man so poor that, even if he was willing to make a martyr out of himself, would let any one else make a martyr out of him. The worse off he was, the more independent he became. He would rather play a lone hand at a losing game than win by joining his troubles with those of some one else. Your bred-in-the-bone New Englander is a solitary man who, when pressed to the wall, turns and fights his own fight. He'll unite, against a common outside enemy, but not against his own. It's this spirit that made our nation, but it's this spirit, too, which is today destroying the man himself. With a closer-knit civilization demanding coöperation he is, as a rule, so jealous of his personal rights that he balks—and after all that's the pioneer spirit too.

Coming into town as an outsider, I was in a position to see certain things not apparent to those born and brought up here. That is always possible to any one approaching a

new business with his eyes open. I had found it so when I began work as a ditch-digger. Within a year I detected flaws to which those who had given their lives to construction work were blind. I was unburdened with bewildering details and prejudices; so in this town my eyes were fresh, and I viewed the village not altogether from the unit of my own farm but as a whole. I was a stockholder in a corporation owning a million and more dollars' worth of buildings and land, and employing hundreds of hands. Consequently I was able to consider any new project not only as it affected my own small interest but as it affected the whole corporation. The question of raising our own meats, then, was not with me merely a question of keeping cattle, some sheep, pigs and chickens for myself, but a matter of saving the corporation the thousands of dollars that would result in the general undertaking. So it was natural enough, when the matter of buying full-blooded breeders—which



"Say, You Fellows Have Hit it Right if You Can Keep it Up!"

argued for a simpler standard in our clothes, our food, our surroundings, our amusements, and a heartier dependence upon our work, we saw its effect. Much has been said about the advantage of the telephone to farmers; the rural mail, which keeps them in daily touch with the outside world, and labor-saving devices, which make their work easier; but honestly I believe that if in the end this state of affairs saves them from some evils, it brings evils of its own that they haven't yet learned to overcome. If these things save them from drudgery and monotony of one type it isn't long before they face drudgery and monotony of another type when they are allowed to dwell upon that feature of their work. There isn't in the world a bigger drudge leading a more monotonous life than your city clerk, who keeps agents scouring the world to amuse him in his idle hours and to make the routine of his work lighter; and he's just as apt to go crazy as your lonely

were beyond the means of any one individual—came up, for me to suggest that the Pioneer Club, which represented the corporation, should do something toward making this easy. I had no idea of any general cooperative plan in doing this, but the idea was just the spark needed to kindle that whole matter into a burning issue.

We wanted a good Dorset ram, which would cost in the neighborhood of a hundred dollars; we wanted a good bull, which would cost in the neighborhood of six hundred dollars. Unless a man went into either business extensively, such an investment wouldn't pay. It seemed natural enough then for us all to club together and buy shares; but if we did this why shouldn't we do more? There was the whole problem of marketing still confronting us. We had solved it in a crude way last spring, but that only served to show us what might be done with a perfected organization. Out of this situation was born, with scarcely any talk, scarcely any planning, and almost fullgrown, the scheme that finally welded us into one compact business firm—the Pioneer Products Company.

The idea had been growing all this time and we didn't know it. When we did recognize it, it seemed so natural and obvious that every one marveled that we hadn't thought of it from the beginning. It's merely another example of what a rut farming folk have fallen into.

There isn't any business on the face of the earth that lends itself so readily to cooperation as farming. Every country village consists of a small, compact body of men living side by side and almost to a man engaged in buying the same products, manufacturing the same products, and selling the same products to the same market; and these products are the universal necessities of life. It might be possible for men to get along without coal, without oil, without steel, even without beef; but they surely could not get along without wheat and corn, without vegetables, without eggs and milk. Yet these communities, instead of holding the world by the throat, are themselves the prey of the world—even with their own products! With common interests, common foes, with a common plant and a common organization, they still are the common victims of a hundred diversified outside interests. This is solely because the outside interests—like the banks—are allowed to treat with them as small, weak units instead of as one large, strong unit; and this after the lesson of cooperation has been taught them by their Government, by every business in the land, by every labor organization.

It is, as I have said, this branch of the pioneer spirit which has been both their salvation and their undoing; but that it is possible both to preserve this and to curb it we proved to our own satisfaction with the Pioneer Products Company.

Holt read up on the subject and found that cooperative farming, which was so novel to us in the East, had long been in successful operation in the West and South. That's just the point; so are a hundred other good things. We in the East have urged our young farmers to go West until we have drained the East of its best. We have sent them forth like missionaries in such numbers that now we need some of them back as missionaries to ourselves. It's these men in the West who have been first to seize upon the new ideas in agriculture, while their Eastern brothers have gone along in the same old ruts. New England, as a whole, has been treated like one vast deserted farm not worth any one's trouble. The Government itself treats it as such. It's eager enough to spend millions on draining projects in Florida or irrigation projects in the West, though there are whole townships in the state of Maine in as primeval a condition as they were at the landing of the Pilgrims. It's actually so.

If Maine were located in Oregon it would be today the richest state in the Union; but as sure as fate the Old World pioneers will soon rediscover it if we don't ourselves, for to them Maine is the Far West.

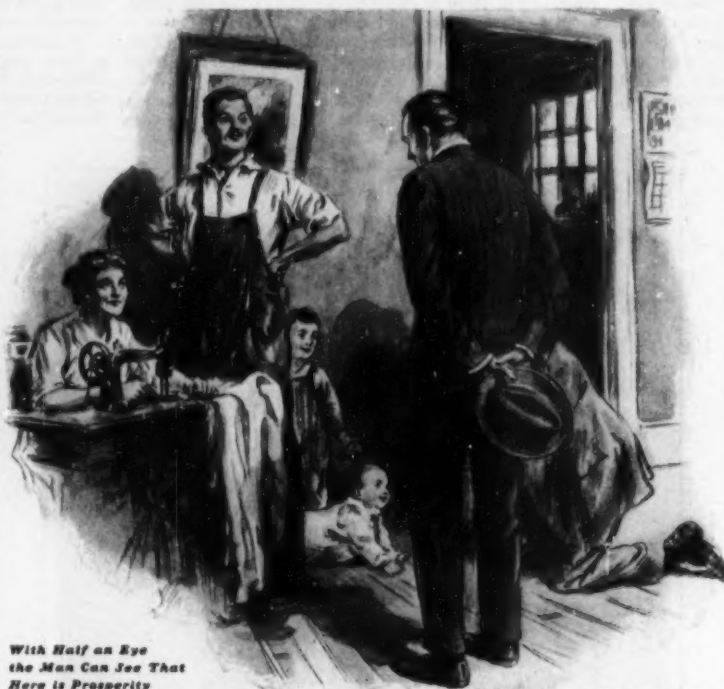
I find myself switching back to that theme every time I trace a new feature of our development.

As I said, Holt read up on the subject of cooperative farming, as he always read up on every new subject before tackling it; and about the first thing he ran into was the history of the Eastern Shore of Virginia Produce Exchange—an enterprise that reads like romance. Every farmer in New England ought to read it. Holt gave a talk on it before the club and every one listened in amazement. Here was a good farming country settled by industrious, well-meaning farmers who raised good stuff but who, in 1899, found themselves on the verge of bankruptcy. It was such man for himself, and sometimes they sold their crops for half of what it cost to raise them. As individuals

they couldn't reach their market without giving up their profits to commission men and railroads. Then some one organized the exchange, and so poor were its members that a membership fee of only five dollars was charged, with the privilege of paying only twenty-five cents down and the rest in installments. During the first year the organization shipped four hundred thousand barrels of produce; ten years later it was shipping one million four hundred thousand barrels. It handles every year one million barrels of Irish potatoes and eight hundred thousand barrels of sweet potatoes.

During the last three years it has done an average business of two million five hundred thousand dollars a year. It has lifted a stagnant community into a prosperous community within a decade.

Another fine example was the Southern Texas Truck-growers' Association, which was organized in 1905. At that time the farmers were producing about five hundred carloads of onions a year and not making a living from them. The following year they shipped nine hundred cars; the next year one thousand cars; the next year two thousand cars; and in 1910 twenty-five hundred cars valued at one million five hundred thousand dollars.



With Half an Eye
the Man Can See That
Here is Prosperity
of the Best Kind

We had twenty more such examples for encouragement, but we didn't need any of them. Our own needs suggested our own remedy, and that spring the Pioneer Products Company took out its charter.

XIV

THE Pioneer Products Company was capitalized for three thousand dollars. Shares were sold for a dollar apiece, but each member was required to purchase five shares and not allowed to purchase more than twenty. Our objects as set forth in the constitution were: "The buying, selling and handling of produce; the selling and consigning of produce as agent of the producer; the inspection of all produce so consigned; and the owning and operating of whatsoever shall be deemed to the advantage of the producer."

The active management was to be in the hands of the general manager, who was to receive a small salary, and the secretary-treasurer. One of the most important provisions read as follows:

"All stockholders in the company shall be compelled to ship through the company."

This was inserted as a protection against the bribing of members by city commission men, whose object might be to break up the organization by offering, for a time, higher prices.

Our plan for distribution of profits provided that after all expenses were paid a dividend not exceeding ten per cent might be voted; that after this a sum amounting to a tax of not over one dollar a share should be withheld from the surplus as a reserve fund, and the remainder distributed among members in proportion to the amount of business done.

A board of five directors elected by members was to have general supervision of the business, with power to adjust all grievances.

There you have it in a nutshell. Our organization was unique in that it was founded on a social club already well established. We elected for the company the same board that had so successfully governed the club. I was elected secretary-treasurer, and accepted the duty because I knew I was in a better position to undertake the work than any one else. We elected Holt as manager and he accepted the position in a like spirit, though he knew it would demand a great deal of time from him. We couldn't have had a better man. He jumped into the office like one whose fortune depended upon the outcome. He began to make a thorough study of market conditions, and got into touch at once with two or three big commission men. He haunted the markets and asked as many questions as he would had he been a member of a Congressional investigating committee. He studied the transportation problem and, as a result, soon sprang a brand-new idea on us which went a long way toward making that first season successful. He had nosed round the city and found a second-hand auto truck that could be bought at a bargain. Our town was on a state road which was kept in good condition and Holt figured that by using the truck, counting in depreciation, interest and running expenses, we could effect a freight reduction

of over fifty per cent by transporting our own produce. Furthermore this would leave us independent of train schedules and free to ship early or late, as might suit our convenience. He was so enthusiastic over the project that he offered to contribute toward its purchase the salary of six hundred dollars we had voted him.

I mention this to show what a fine spirit this man Holt had. It's the sort of spirit that would make a success of any reputable venture. I'm also glad to mention that the company, for its part, showed an equally fine spirit. The board recommended the purchase and the stockholders to a man voted to accept the recommendation, but to a man voted not to accept Holt's contribution. Now that's the sort of feeling that lies at the basis of real cooperation. That's the sort of feeling which the two previous winters had made possible. There wasn't a man in the club who didn't appreciate Holt's efforts and want him to get a fair return for his work. That feeling was worth ten thousand dollars to the club.

The next thing we did was to make a canvass of the club to find out how many men were able and willing to add to their livestock. It was urged that every Pioneer Club member should keep at least a dozen hens and a pig, and there were few who were not ready to accept this suggestion.

"We shouldn't find a member of this club buying an egg or a fowl from this time on," I said. "If by any chance a member does find it necessary he ought to buy from another member. It's absurd

for any live dweller in the country ever to spend his good money for such things. It's more—it's a disgrace!

"Moreover we shouldn't find within another year any member of this club paying from twelve to fourteen cents a pound for salt pork, or sixteen cents a pound for lard, or twenty-five cents a pound for bacon, when it would almost pay every man in the club to keep pigs for the manure alone. Our forefathers would no more have thought of getting along without a pig than they would without a well. No more should we. The packer has made it easy for us to buy rather than raise. So has every one else who wants our money. That's the big temptation that has been our undoing—this biting to the bait of the easiest way. It's nothing but a new form of taxation that we have been too indifferent to throw off until now we have the habit and think we can't. It's a pretty safe guess that the easiest way is never the profitable way. We've tried the one with poor results; now let's try the new way—the pioneer way."

The question of raising beef and lamb, however, was not quite so general a one, as it took more capital. Nevertheless we found some twenty men willing to undertake the experiment to an extent that made it seem worth while for the rest of the club to help finance the undertaking. It resulted in the purchase of a Dorset ram and a good Holstein bull. A member was found who was willing to care for the animals in return for the free use of them himself. In addition he was allowed to charge a nominal fee, which should cover the interest of the money invested by the club.

This was in February, and a few weeks later, with the stock fully subscribed, we began our second campaign. As Holt made clear in a talk to the club this company was not in and of itself any royal road to fortune. It was no short cut to success.

"It means harder work than ever on our part," he said. "The company will prosper or fail by our own efforts. Don't forget before we can sell anything we must have



"Ain't No
Use Farmin'
Round
Here—Farmin's
Dead!"

something to sell. It may be different in Wall Street, but that's a cold fact in our business. We must have more produce and better produce. Understand, it must be better! Now that we have given ourselves a name, that name must be made to stand for something. Up to the present we have been anonymous, but from this point on we can't be. I want our name to be not only for our own protection but for the protection of our customers. I want the Pioneer Products Company to stand for the best and freshest and cheapest vegetables purchased. That's the boast I'm making; that's the boast I'm going right on making and you must back me up in it. You must turn more soil this year than last and you must give more care to your stuff. You must work harder. Don't forget this isn't any easy way. For twenty years you've fooled round with the easy way—raising as little as you could with as little work as possible. This is the hard way—raising all you can and putting into the effort every ounce in you; but it's the only way, and if you'll stand back of me we'll make this the biggest year our village ever had. Are you back of me?"

"You bet we are!" came a chorus.

They proved it, too, by the preparations they made. We announced the same prize awards that were made last year. With the money turned back and with the surplus we had made on our moving-picture show, we were able to do this without going to the local merchants. I'm confident, however, we could have raised from the latter twice as much as we needed if we had tried. For the first time in a generation they had found their credits decreasing to an amount that more than paid for their investment. At the same time their business had increased. However, we didn't want our prizes to be so large as to make them an end in themselves and we didn't wish to increase their number to a point that would destroy competition. Furthermore we didn't have half the need of stimulation that we had last year. Our people were now stockholders in a company; also they had the inspiration of last season's success to urge them on. I tell you that just the decreased household expenses of last winter made them realize what it meant to keep their land busy.

I figured that at least thirty per cent more land was turned this spring. If our town had looked busy last year it was a regular beehive this year. We were also better prepared to do our own work. Several horses had been bought during the winter and many men had invested in plows and harrows, so that they were not only able to do their own work but that of their neighbors too. We called in some outside help, but not much.

There was little skepticism this season about the worth of the methods we had followed last. Every one had raised better crops than ever before, even if in some cases they hadn't come up to all that had been hoped for; also there had been a good deal of swapping of experiences during the winter, with a result of much valuable information exchanged in regard to seeds. I realized that, in a general way, we already were beginning to sift out the things for which our land was best adapted. It was the beginning of specialization. I hoped, however, that this wouldn't be carried too far, because I believed—and still believe—that our success would lie more in the line of general farming than special farming. Above all things I believe every community should first of all supply itself. That is a pioneer idea that spells safety. Every dollar saved is more than a dollar earned in most cases.

I had realized such success last year with my potatoes that I determined to put in another five acres, making ten in all. I expected Hadley to approve of this, inasmuch as results had contradicted every prophecy he had made. However, he only shook his head.

"I say let well nuff be. Ye was just plumb lucky last year, but ef ye try again ye'll lose all ye made."

You can't beat Hadley's pessimism. If you fail he'll tell you so; if you succeed he'll advise you not to tempt Fate again. So far as I know, he was the only man in the village who still stuck in his tracks. I tried once more to persuade him to till his own soil, but he refused. He was living fairly comfortably on the wages I paid him and was content to let matters rest there. Even in the face of the profits he had seen me reap, he only replied:

"Ain't no use farmin' round here—farmin's dead!"

I kept my vegetable garden much as I had it before, but I put in another acre of white beans. Beans and potatoes—it looked to me as though any farmer in New England ought to make a living from those two things alone. They are as staple as gold and the market for them is unlimited. That is especially true of beans, for they keep indefinitely.

I ought also to say my apple trees this second spring showed the result of the care that had been given them. They looked so hardy and strong that it was almost impossible to believe they had the burden of fifty years' neglect back of them. They blossomed well and I expected a good deal from them.

Meanwhile Holt was working harder than ever, with a view to providing us with the best possible market. We talked over any number of schemes.

We considered the advisability of hiring a stall in the city market for our own produce. That, however, involved not only a good deal of expense but active competition with men who made retail selling their business. We couldn't afford to hire more help and it looked unwise to undertake this without the aid of an experienced man.

Then we considered an attempt to work up a line of private customers and deliver our produce to them direct. This again involved an initial expense that we couldn't afford, and also the services of some one who could give more time to the project than Holt could spare.

In the end it seemed inevitable that we should use a commission man; but—here's the point!—we were now collectively in a position to come to fairer terms with a middleman than we had been as individuals. If one man handled all our produce he could afford to pay us more. Our experience with Barnes had been fairly satisfactory, but he was only a commission agent and it didn't seem to Holt that he offered now such good terms as we ought to get. Undoubtedly we should have had to accept those if Holt hadn't run across a young fellow by the name of Burlington. He was just the man we needed. He was a young fellow starting in the retail business for himself and needed our produce as much as we needed him. Holt made fast to him at once. After his first interview with Burlington, Holt came back to me enthusiastic.

"He's the temporary solution of the selling end!" he exclaimed. "He has the market stall; he knows the game and he has a clientele. Now what I propose to do is to take him into partnership."

"Have you got so far as that with him?"

"Not yet," answered Holt; "but that's what it's coming to. If we give him stuff enough he can afford to handle it on a basis of ten per cent over his expenses, which will be another five per cent. That's some better than the thirty per cent we've been paying."

"It surely is," I agreed; "but he hasn't consented to it yet."

"Not yet," answered Holt, without showing any sign of being worried. "I'm going to bring him out here some Sunday and show him our plant."

A week or so later Holt brought Burlington out. He was a clean-cut, wideawake young fellow of thirty, and I liked him at once. We had him up to dinner and after that took him driving round the village. We showed him some five hundred acres of land under

cultivation—under real cultivation! We showed him acres upon acres that had been harrowed and worked until they all looked like front lawns ready for seed. We told him that the produce from every inch of that ground would pass through the Pioneer Products Company, except what was used at home. It was just like one big farm.

He was amazed. Then he exclaimed:

"Say, you fellows have hit it right if you can keep it up!"

"Just you watch us," I said.

He laughed.

"I don't need to watch any one but Holt here," he answered; "and, believe me, I certainly have got to watch him if I'm going to make a cent out of this deal."

"Don't get that idea," Holt broke in, taking him seriously. "We want you to make a fair profit and we'll see that you do. We want you to feel like one of us—a sort of partner."

"Hahn't thought of it that way," answered Burlington; "but I believe that's the right way to look at it. And, say, I wouldn't mind living out here myself. Anything in farms to be had round here at a reasonable figure?"

"Is now," I answered; "but there won't be five years from now."

I didn't know whether Burlington was in earnest or not, but less than two months later he bought the Smalley place—a good house and ten acres of land at the lower end of High Street. That was a good move for him and a good move for us. It gave us confidence in him and made him really one of us. He joined the Pioneer Club at once, and I sold him five shares of stock out of my twenty in the Pioneer Products Company so he could join us, though I hated to part with them. There were some who were suspicious of his motives, but I wasn't; and it wasn't long before he proved himself one of the live wires of the company. His knowledge of the market was invaluable to us and later on it was an important factor in guiding us concerning what to plant.

XX

THINGS went well with us that second season. Much of the novelty of the undertaking had worn off, but none of the enthusiasm, and every one settled down to hard, steady work. The prizes were still a big incentive, and the hundred dollars in new bills that Holt continued to exhibit in Moulton's store window was still as much a center of interest and excited curiosity as money in a museum. But there was more of a feeling of security and confidence than the year before. Our past success was somewhat responsible for this, but the Pioneer Products Company was more so. There seemed to be a feeling now that we were on a solid business basis. The corporation idea—the mere fact of organization—and the sight of stock certificates made our members feel more like real business men than they ever had felt in their lives before. And that feeling was good for them. It steadied them and made them take their work more seriously.

That was a good season for crops. Our small stuff came along early and did well. By the last of June we were shipping lettuce and radishes and by the first week in July early peas. Of course hothouse stuff had been in the market long before this, but Burlington was able to quote prices that furnished him a ready market. Not only were the prices right but the produce was right. There isn't much doubt that stuff grown in a normal way, without

(Continued on Page 49)



People Didn't
Have to Dress Up
in Their Best
Bib and Tacker
to Call on Her

THE SATURDAY EVENING POST



REG. U. S. PAT. OFF.

FOUNDED A. D. 1728

PUBLISHED EVERY SATURDAY

THE CURTIS PUBLISHING COMPANY

INDEPENDENCE SQUARE

GEORGE HORACE LORIMER, EDITOR

By Subscription \$1.50 the Year. Five Cents the Copy of All Newsdealers.

To Canada—By Subscription \$1.50 the Year. Single copies, five cents.

Foreign Subscriptions: For Countries in the Postal Union. Single Subscriptions, \$1.25. Remittances to be Made by International Postal Money Order.

PHILADELPHIA, FEBRUARY 1, 1913

Another Un-American

WE NOW have the parcel post, and undoubtedly, as the system is perfected, will derive great profit from it. For over a year we have had postal savings banks, and they are proving their value every day. Both are "un-American" institutions, borrowed from Europe. For that matter, our hats and trousers are un-American institutions, borrowed from Europe.

Another un-American borrowing from Europe is ahead of us. No other commercial country in the world would tolerate our disjointed, headless banking system, which automatically breaks down every time a very severe strain is thrown upon it. In every other country there is coordination among the banks; there is headship; there is a concentrated banking reserve that—unlike our scattered reserve—is serviceable in foul weather as well as in fair. To that we must come sooner or later; and the Congress that establishes a sound banking system in the United States, constructed in the light of the world's experience with banking, will have done more for the well-being of the mass of the people than any possible revision of the tariff can accomplish. The tariff picks our pockets, but it does not turn out on the streets hundreds of thousands of men tramping for work, as every panic—aggravated by an intolerably weak system of banking—does.

We hope that high honor will fall to the Sixty-third Congress; but coordination of the banks, concentration of banking power and governmental auspices are the key-notes. Unless the Sixty-third Congress is ready to accept all three of these necessary reforms, we pray it will keep its hands off the subject.

State Rights

"MY OBSERVATION is that you very seldom have a conflict between the state and the nation unless some private interest is attempting to ignore the rights of both state and nation," said Colonel Bryan in a conservation speech at Kansas City. "Back of this controversy which we hear suggested between the state and the nation you will find the interest of the predatory corporation, that is as much an enemy to the people of the state as to the people of the nation."

Colonel Bryan was speaking particularly of waterpower and the national forests. Upon no other topic could his remarks have been more cogent. The national forest policy is open to criticism because it fails to market the ripe timber rapidly enough; but the policy should be amended—not abandoned.

Probably an attempt will be made after March fourth to dismember the national forests and turn them over to the various states within whose borders they happen to be situated.

No greater menace to genuine conservation of national resources has arisen in recent years. Private interests that want the timber and waterpower for their own profit would like to see the attempt succeed. A good many honest Democrats will further it out of foolish loyalty to the traditional but outworn and disastrous state-rights tenet of their party. If a bill to dismember the national forests should unfortunately pass we believe Mr. Wilson

would veto it. He certainly knows that a party which would deliberately jeopardize twentieth-century national assets out of deference to an eighteenth-century theory of its founder is unfit to govern.

Opportunity

LONG before the Civil War an enterprising man made two small bargeloads of coke out of Connellsville coal and floated it down the Ohio to Cincinnati, but was unable to sell it. In 1870 coke was so poorly thought of that only twenty-five small plants in the country were making it. Next year a young man—aged twenty-two—who had been a clerk in a country grocery and bookkeeper in a flour mill in the Connellsville region, took in two partners with a little capital and set up fifty ovens. Two years later a panic occurred; coke dropped to ninety cents a ton and almost everybody thought the infant industry was ruined for good and all.

The young man thought differently and managed to secure enough credit to buy out his partners and other discouraged proprietors at bankrupt prices.

When the post-panic rebound came and coke advanced to five dollars a ton he had a thousand ovens and three thousand acres of coal land. He then made an alliance with Carnegie, whose expanding iron mills—liberally nourished by high tariff—had become the greatest consumers of coke. By 1895 his concern had forty thousand out of a total of about sixty thousand acres in the Connellsville region, and when the United States Steel merger came along his plant went in at a valuation of forty or fifty million dollars. Meanwhile, as managing partner of the Carnegie concern, he had fought a great and bloody battle with labor at Homestead.

The erstwhile young man is over sixty now, with so much money that he does not know what to do with it. A few millions he is spending just now in erecting one of the very largest and costliest residences in New York. There was a great opportunity in Connellsville coke. Under strictly competitive conditions the shrewdest and strongest man on the ground captured nearly all of it. We doubt that his money has done him any real good, and do not know of anybody else who has benefited very materially from his accumulated wealth. Certainly labor has not!

A Bank's Profits

AFTER allowing five per cent interest on its own capital, a metropolitan commercial bank makes a profit of one and one-fifth per cent a year on its deposits—according to a computation made by the National City Bank, based on average returns from twenty-four leading institutions during a five-year period.

There is a popular notion that a bank receives deposits from one set of persons which it lends to another set, making its profit by standing in the gap between borrower and depositor. As regards individual deposits, at least, this notion is erroneous. Broadly speaking, depositors and borrowers are the same set of persons and the deposits are created by loans. A bank begins business, say, with a hundred thousand dollars capital, which it lends. The borrowers mainly leave the money on deposit with the bank, checking against it as they have payments to make, and those who receive the checks deposit them with the bank. Thus the bank has a hundred thousand dollars capital, a hundred thousand of loans and a hundred thousand of deposits, the deposits being created by the loans; and of the hundred thousand of deposits the bank will lend, say, eighty-five thousand, those borrowers in turn leaving the money on deposit with the bank.

In short, a bank is mainly a machine for mobilizing the borrowing power of a community, and banks could not conspire against the community's borrowing power without conspiring against themselves. Their profit arises from the circumstance that people who are entitled to it want credit. Any policy on their part of withholding credit from people who are entitled to it would automatically cut their own throats.

The New Farming

A WOMAN came into possession of eighty acres of land. Persons acquainted with the land commiserated her. The soil, originally thin, had been almost exhausted by continually cropping without fertilization. "It's all you can do to raise an umbrella on it!" one candid neighbor informed her. And not all of the eighty was tillable. Part of it was occupied by a pond which had been there from time immemorial.

Being a woman and knowing little about farming, the new owner began to inquire. Her inquiries soon led her to the state agricultural college. Then she amazed the neighborhood by hiring men to dig the marl from the edge of the pond and spread it over part of the farm. Some thought she was crazy; others were moved by compassion to remonstrate with her. The land was poor enough anyway. Why ruin it altogether by spreading that muddy stuff over it—besides throwing away much good money for

labor and haulage? She persisted, however, and threw away some more money for commercial fertilizer. Then she sowed the fertilized part of the farm to alfalfa, and in forty days had a beautiful crop ten inches high—the first of three crops that year.

The marl was mostly lime, which was exactly what that sour soil needed to grow alfalfa. The woman, in short, farmed with her mind and succeeded, where her predecessors had farmed with their muscles and failed.

One Railroad

THE Delaware, Lackawanna & Western is merely a railroad—not a system. It has never been reorganized, consolidated, expanded or financed. It was built from the proceeds of its capital stock and has no bonds. It traverses a rich territory and is reasonably prosperous, paying its stockholders ten per cent a year in regular cash dividends. In 1909 it gave them, in addition, an extra cash dividend of fifty per cent, a stock dividend of fifteen per cent, and a privilege to subscribe at par to some coal stock which later sold at two hundred dollars a share and now pays ten per cent dividends. Including this privilege, Lackawanna shareholders' melon that year amounted to about two hundred per cent—or two dollars for every dollar of par value of their stock. The next year was comparatively lean, shareholders receiving only twenty per cent in cash dividends. In 1911 shareholders received, in addition to the regular ten per cent, an extra cash dividend of ten per cent and a thirty-five per cent dividend in four per cent guaranteed stock. In 1912 shareholders were given the privilege of subscribing at par to forty per cent of new stock, the right being equivalent to a dividend of one hundred and thirty-eight per cent—making altogether something like four hundred per cent in four years.

Of course Lackawanna is quite exceptional among railroads—partly because it has been merely a railroad rather than a subject for dazzling manipulations in Wall Street.

Prices and Wages

WHY should prices in England during the last ten years have risen to a smaller degree than in any other country for which comprehensive statistics are available? And why to a greater degree in the United States? Tariff can hardly account for it all; and England is as much affected by increased gold production as any other country.

This is one of the knotty but important questions an international inquiry into the cost of living may solve. It is important, because the well-being of a great part of the population of every industrial country is tied up with it.

In spite of greatly expanded payrolls there has been little if any real increase in wages in the United States in fifteen years. Increased cost of living has absorbed increased pay, leaving real wages where they were before. On the other hand—in England at least—labor nominally benefited greatly by the big fall in prices between 1865 and 1896. Prices fell by two-fifths and wages rose by one-quarter. In forty years real wages almost doubled. No doubt real wages have risen greatly in the United States since 1865; but the gain was made while prices were falling, not while they were rising—and when prices are falling employment is apt to be uncertain. Can real wages rise only when prices fall and labor is partly idle?

There are some large subjects here and it is high time we knew more about them. That international inquiry cannot start too soon.

Seniority in the Senate

COLONEL BRYAN is quite right in attacking the "blight of seniority" in Congress—especially in the Senate. By a practically ironclad rule of that venerable body committee chairmanships go to those members who have served longest, irrespective of character or ability. The main purpose of this rule is to discourage people from electing new senators, and to make the upper House as nearly as possible a body whose membership changes only by death. Chairmanships of all the important committees involve much power over legislation, and a senatorial bonehead holding the gavel of the Finance Committee could probably exert more influence upon lawmaking than could a Webster whose committee assignments were to Corporations Organized in the District of Columbia, Disposition of Useless Papers in the Executive Departments, and Trespassers on Indian Lands.

The longer a senator serves the more power he accumulates and the more cogently he can argue that it would be folly to supplant him with a new man, who, whatever his ability, would have to begin at the bottom of the ladder. Thus the main purpose of the seniority rule is to protect senators in their tenure of office. This is a very poor purpose from the public's point of view.

Certainly nothing could be more absurd in the present situation than to hand some of the most influential chairmanships in the Senate to reactionary and protective-tariff Democrats on the score of seniority. It is high time Bourbon rule went by the board anyway.

WHO'S WHO-AND WHY

Serious and Frivolous Facts About the Great and the Near Great

Next!

THEY say the Kaiser does not like the Crown Prince; but, at that, the Kaiser exercises no exclusive royal prerogative in the matter—for the Crown Prince does not like the Kaiser either.

It is distressing, of course, to observe these evidences of regal discord in the War Lord's family, but there is nothing strange about it. Kaisers, from earliest times, have not bubbled over with affection for Crown Princes; and what the Crown Princes have thought of various Kaisers could not be printed here without straining amicable international relations to the very breaking point. It was so with the present Kaiser. He thought his revered father, the Emperor, was a good deal of a dodo; he was anxious to get on the throne himself to show Germany a few new wrinkles in the reigning business—and the present Crown Prince has his own ideas about what Germany needs in the way of an up-to-date emperor.

You see the Crown Prince has nothing in particular to do except be concerned about his royal papa's health; and the imperial dad knows that. It is enough to get on any one's nerves to have a chap sticking round all the time whose sole object in life is to get one's job; and the Kaiser's nerves are quite getonable in this regard. So when he can't stand it any longer he banishes the boy to a remote regiment or somewhere, and then he can go to breakfast without knowing that the Crown Prince is looking at him speculatively and diagnosing his appearance on the general basis of: I wonder how much longer he will last!

Germans call it jealousy on the part of the Kaiser. They say the Crown Prince is immensely popular, and that the Kaiser thinks he holds the patents on all royal popularity there is to be manufactured in that imperial neighborhood. Of course that is probably mere gossip. Still the fact remains that the Germans revere and admire their Kaiser; but they love their Crown Prince—and they are Teutonic daffydills when it comes to the Crown Princess. Also the further fact remains that the Crown Prince does not inhabit Berlin very much. The Kaiser finds neat little bits of soldiering for him in various remote quarters of the empire. Just at present he is doing regimental duty in Dantzic; but, if reports are to be believed, he is having a fairly good time and gets his health bulletins regularly from the palace.

The Snow-White Page

OUR German brothers are great classifiers. They are the boys with the analytical minds—the human card indexes. A German is not happy unless he is separating something into its constituent parts, or putting a tag on something that will hereafter identify it minutely. That is the real reason for those long, involved, rectangular German words. When a German builds a word he insists that word shall have sections in it that shall refer to every particular of the article the word is expected to indicate. There is to be no guesswork about it.

If he wants to get a word for a place near a railroad station where baggage wagons, cabs and other *Gepäck* institutions may come, but where heavy wagons may not come, he puts it all in one word and then the thing is adequately described forever.

However when it comes to classifying a Crown Prince there is a slight timidity noticeable. They have a classification for him, of course; but it is a broad, general one, admitting of no comebacks when the Crown Prince gets to be Kaiser. They set him down as an *unbeschriebenes Blatt*, which is conservative and has nothing retroactive about it, for it means an "unwritten page." You see the Crown Prince will be Kaiser some day, and it would not do to say he is a written page or a half-written page or even a few words on a page; for those Kaisers have long memories. So, to be sure and safe, but recognizing the imperative need of a classification, they say he is an "unwritten page"—and wait with calmness to see what sort of writing he will



do when he gets the royal pen and ink for his own. Whatever kind he does, be sure they will say it's great.

That is the official classification. When a German talks to you confidentially about the Crown Prince he tells you with great glee that the embryo Emperor is a good sport. The German likes to think of his future king as a devil of a fellow, a reckless rider, a fearless hunter, with an eye for the ladies, and an all-round good fellow; for these traits are so contrary to those that inhabit the ordinary German he swells in admiration when he considers the coming Kaiser in these delightful aspects.

Nothing has been farther from the thoughts and practices of the present Kaiser than the delegation of any of his authority. His rôle is to be the Whole Thing. Hence the Crown Prince has never been held by the Kaiser in any other consideration than as a boy, and has been treated as such. So the lad has come to thirty years of age with the general impression prevailing abroad that he is a mild-mannered, innocuous sort of a chap—neither physically nor mentally astonishing. He is not, either. He is a good deal of a man, take him on all sides, and excels particularly in outdoor sports, wherein the Germans need considerable instruction and considerable awakening.

The Germans chuckle over the stories of his reckless riding, his hurdle jumping, his hunting exploits, his fast automobiling, his flirtatious escapades—his general devil-may-care attitude. They like it. His theory seems to be that, as future Kaiser, he cannot afford, even if he desired, to show the white feather in any adventure that may befall. So he is first over the highest fences, first across the roughest fields, sails his yacht closer to the wind than any other, goes after the wild boars harder, dares everything when he is on the back of a horse, hurls his automobile along at seventy miles an hour, and grins happily while in the face of danger. His cronies say he is a thoroughly likable lad, which phase of him, of course, none but his intimates can know—for every public appearance is hedged with a certain amount of formality, as becomes the position of the heir to the great German throne.

The first requisite for a future Kaiser, or for any prince of the blood, is to learn to ride a horse. As soon as the

princes are big enough to toddle they stick them on horses. It does not make any difference whether they fall off on their heads or not. Somebody is always on hand to see to it they do not get seriously injured; and they drill them and drill them and drill them until they are perfect in equestrianism. The Crown Prince had his arduous training and his children are getting it now. So he knows about horses. Added to this is that idea that he must be the daring one; and the Germans shiver at times when the stories come in of his hurdling and fence-taking, and his desperate riding in the field. Apparently it's all one to him whether he breaks a leg or his head. And so it is in every sport. He is a crack hockey player; fast on the tennis court; does fairly well at golf when taking a quieter recreation; sails his own racing yacht, and does it cleverly. Also they say he is a good soldier—and he loves a good time.

The Stern Pa-ri-ent

NOW then he gets too far from the beaten path and the Kaiser checks him up sharply and sets him at some drudgery; for, in addition to being Boss of the Empire, which includes the Crown Prince, the Kaiser is a stern pa-ri-ent, and will stand no foolishness or lally-gagging. Whenever he thinks the Crown Prince needs a taking down he takes him down to the lowest notch; for the rod of iron with which the Kaiser rules extends to his own family—except so far as the Kaiserin is concerned. There is no rod-of-iron business with the Emperor's wife. The Kaiser may be the ruler of the German Empire, but the Kaiserin is the ruler of the Kaiser—and that's all there is to that!

There is no way of telling from any indications, thus far, what sort of a Kaiser the Crown Prince will make, though many students of German affairs say he will not be so strenuous as his illustrious and active father, or so spectacular, and will go in more for the fun that can be found in the job than for the work that belongs to it. It has been prophesied that Germany will have a period of rest and recreation when he gets on the throne; but that is merely speculation. The boy is the *unbeschriebenes Blatt*—never forget that! He may develop into another War Lord, or he may keep on as a hurdler and a hunter and a mildly flirtatious emperor who likes his ease and takes it.

There can be no discounting his popularity, which comes in some measure from his own harum-scarum proclivities and in great measure from his wife, the beautiful Duchess of Mecklenburg-Schwerin—the charming Cecilie—whom the entire German nation adores. At the risk of breaking into the prescriptions of royal etiquette, I desire to say that if the Crown Princess were an American the entire United States would vote her a peach! She is half Russian and more French than German—lively, gracious, pretty, chic; and she has warmed the heart of Germany by bearing her royal husband four husky sons in a period of seven years. She is the best-loved royal lady in the realm.

It was a love match; and the making of it shows that the Crown Prince, it may be, is not so much without a mind of his own, and may do as he pleases when he gets a chance; for one day he went down to Schwerin, proposed and wired back to his imperial father and mother at Potsdam: "I'm engaged! Home tomorrow! Your loving son, Frederick William."

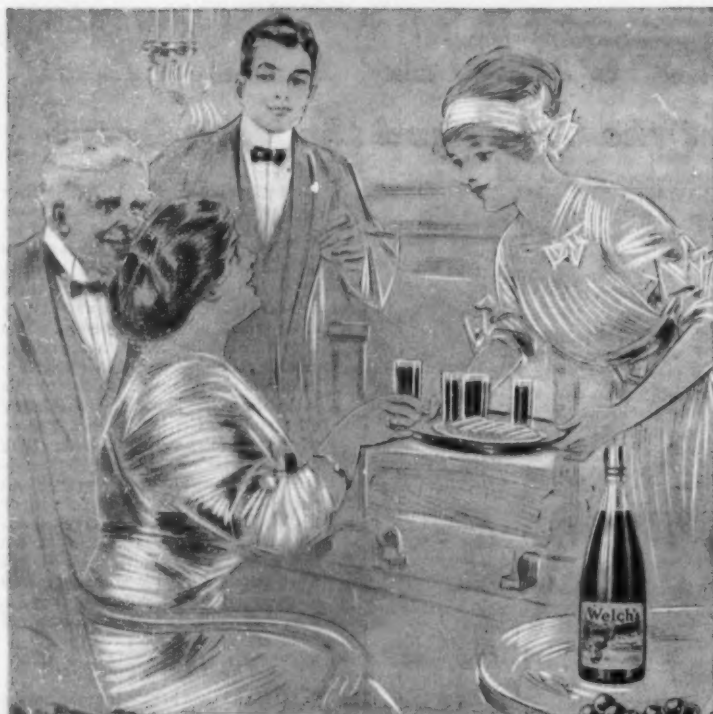
The Golden Gate

THE center gateway in the Brandenburger Tor in Berlin is reserved for the exclusive use of the Kaiser.

An American visitor drove through the sacred space in his automobile and was promptly arrested.

"The fine is two hundred marks," said the policeman. The American handed the policeman four hundred marks.

"Sir," protested the policeman, "I said only two hundred." "I know," replied the American, "but I am coming back again."



The Appropriate
Beverage —
Welch's Grape Juice
"The National Drink"

Welch's gives a desirable touch of cheerful hospitality to the formal and informal social affairs of Winter time. It may be served either plain or in punches and other delicious drinks.

Welch's is now relied upon by thousands of women who face the problems of entertaining. You should keep a supply in the house. It is always ready to serve, and everybody enjoys drinking it.

From Our Free Book of Recipes for Drinks and Desserts
Sent on request

WELCH PUNCH—One pint of Welch's, one quart plain or charged water, juice of three lemons and one orange, and one cup of sugar. Mix and serve very cold.

Do more than ask for "Grape Juice"—
say Welch's—and get it

If unable to obtain Welch's of your dealer we will send a trial dozen pints for \$3, express prepaid east of Omaha. Sample 4-oz. bottle, mailed, 10c. Order a supply now.

The Welch Grape Juice Company
Westfield, N. Y.

Welch's, the National Drink, is recommended in the Westfield (Mass.) Book of Pure Foods.

THE FLIRT

(Continued from Page 18)

The first page displayed no more than a date, now eighteen months past, and the line:

"Love came to me today!"

The next page was dated the next day, and beneath he read:

"That was all I could write yesterday. I think I was too excited to write. Something seemed to be singing in my breast. I couldn't think in sentences—not even in words. How queer it is that I had decided to keep a diary and found this book for it, and now the first thing I have written in it was *that*! It shall not be a diary. It shall be *your* book. I will keep it sacred to you and write to you in it. How strange it will be if the day ever comes when I shall show it to you! If it should you would not laugh at it for, of course, the day couldn't come unless you understood. I cannot think it will ever come—that day! But maybe—No, I mustn't let myself hope too much that it will, because if I got to hoping too much, and you didn't like me, it would hurt too much, and you didn't like me, it would hurt too much! People who expect nothing are never disappointed—I must keep that in mind. Yet every girl has a right to hope for her own man to come for her some time, hasn't she? It's not easy to discipline the *wanting* to hope—since yesterday.

"I think I must always have thought a great deal about you without knowing it. We really know so little what we think—our minds are going on all the time and we hardly notice them. It's like a queer sort of factory—the owner only looks in once in a while and most of the time hasn't any idea what sort of goods his spindles are turning out.

"I saw you yesterday! It seems to me the strangest thing in the world. I've seen you by chance, probably two or three times a month, nearly all my life, though you so seldom come here to call. And this time wasn't different from dozens of other times—you were just standing on the corner by the Richfield, waiting for a car. The only possible difference is that you had been out-of-town for several months—Cora said so this morning—and, how ridiculous it seems now, I didn't even know it! I hadn't noticed it—not with the top part of my mind; but perhaps the deep part that does the real thinking had noticed it and had mourned your absence, and was so glad to see you again that it made the top part suddenly see the wonderful truth!"

Kindley put down the ledger to relight his cigar. It struck him that Laura had been writing "very odd stuff," but interesting; and certainly it was not a story. Vaguely he recalled Marie Bashkirtseff—hadn't she done something like this? He resumed the reading:

"You turned and spoke to me in that lovely, cordial, absent-minded way of yours—though I'd never thought, with the top part, what a lovely way it was; and for a moment I only noticed how nice you looked in a light gray suit, because I'd only seen you in black for so long, while you'd been in mourning for your brother—"

Richard, disturbed by an incredible idea, read these last words over and then dismissed the notion as nonsense. "While you'd been in mourning for your brother—and it struck me that light gray was becoming to you. Then such a queer thing happened—I felt the great kindness of your eyes. I thought they were full of—the only word that seems to express it all is *charity*—and they had a sweet, faraway look too; and I've always thought that a look of wistful kindness was the loveliest look in the world—and you had it, and I saw it. And then suddenly, as you held your hat in your hand, the sunshine on your hair seemed brighter than any sunshine I had ever seen—and I began to tremble all over. I didn't understand what was the matter with me or what had made me afraid with you—not of you—all at once; but I was so hopelessly rattled that, instead of waiting for the car, as I'd just told you I meant to, I said I'd decided to walk, and got away—without any breath left to breathe with! I couldn't have gotten on the car with you—and I couldn't have spoken another word.

"And as I walked home, trembling all the way, I saw that strange, dazzling sunshine on your hair and the wistful, kind look in your eyes—you seemed not to have taken the car, but to have come with me—and I was uplifted and exalted, oh, so strangely! Oh, how the world was changing for me! And when I got near home

I began to walk faster; and on the front walk I broke into a run and rushed into the house to the piano; and it was as if my fingers were *thirsty* for the keys! Then I saw that I was playing to you and knew that I loved you.

"I love you!"

"How different everything is now from everything before. Music means what it never did! Life has leaped into blossom for me! Everywhere there is color and radiance that I had never seen—the air is full of perfume! Dear, the sunshine that fell upon your head has spread over the world!"

"I understand, as I never understood, that the world—so dazzling to me now—was made for love and is meaningless without it. The years until yesterday are gray—no, not gray, because that was the color you were wearing—not gray, because that is a beautiful color. The empty years until yesterday had no color at all. Yes, the world has meaning only through loving, and without meaning there is no real life. We live only by loving; and, now that this gift of life has come to me, I love all the world. I feel that I must be so kind, kind, kind to everybody!"

"Such an odd thing struck me as my greatest wish! When I was little I remember grandmother telling me how, when she was a child in pioneer days, the women made the men's clothes—homespun—and how a handsome young circuit rider, who was a bachelor, seemed to her the most beautifully dressed man she had ever seen. The women of the different churches made his clothes, as they did their husbands' and brothers', you see—only better! It came into my head that that would be the divinest happiness that I could know—to sew for you! If you and I lived in those old, old times—you look as if you belonged to them, you know, dear—and you were the young minister riding into the settlement on a big bay horse—and all the girls at the windows of course!—and I sewing away at the homespun for you!—I think all the angels of Heaven would be choiring in my heart—and what thick, warm clothes I'd make you for winter! Perhaps in Heaven they'll let some of the women sew for the men they love—I wonder!"

"I hear Cora's voice downstairs as I write—she's often so angry with Ray, poor girl! It does not seem to me that she and Ray really belong to each other, though they say so often that they do."

Richard having read thus far with a growing, vague uneasiness, looked up, frowning. He hoped Laura had no Marie Bashkirtseff idea of publishing this manuscript. It was too intimate, he thought, even if the names in it were disguised.

"Though they say so often that they do. I think Ray is in love with her; but it can't be like *this*! What he feels must be something wholly different—there is violence and wildness in it. And they are bitter with each other so often—always getting even for something. He does care; he is frantically 'in love' with her, undoubtedly; but so insanely jealous. I suppose all jealousy is insane. But love is the only sanity. How can what is insane be part of it? I could not be jealous of you! I owe life to you—I have never lived till now."

The next writing was two days later:

"Today as I passed your house with Cora, I kept looking at the big front door at which you go in and out so often—your door! I never knew that just a door could look so beautiful! And unconsciously I kept my eyes on it as we walked on, turning my head and looking and looking back at it, till Cora suddenly burst out laughing and said: 'Well, Laura?' And I came to myself and found her looking at me. It was like getting back after a journey, and for a second I was a little dazed; and Cora kept on laughing at me, and I felt myself getting red. I made some silly excuse about thinking your house had been repainted—and she laughed louder than ever. I was afraid then that she understood—I wonder if she could have! I hope not, though I love her so much I don't know why I would rather she didn't know, unless it is just my *feeling* about it. It is a *guardian* feeling—that I must keep for myself all the music of these angels singing in my heart—singing of you! I hope she did not understand."

"... Two days since I have talked to you in your book after Cora caught me

staring at your door and laughed at me—and ten minutes ago I was sitting beside the actual you on the porch! I am trembling yet. It was the first time you'd come for months and months; and yet you had the air of thinking it rather a pleasant thing to do as you came up the steps! And a dizzy feeling came over me, because I wondered if it was seeing me on the street that day that put it into your head to come. It seemed too much happiness—and risking too much—to let myself believe it; but I couldn't help just wondering. I began to tremble as I saw you coming up our side of the street in the moonlight; and when you turned in here I was all panic—I nearly ran into the house. I don't know how I found voice to greet you. I didn't seem to have any breath left at all. I was so relieved when Cora took a chair between us and began to talk to you, because I'm sure I couldn't have. She and poor Ray had been having one of their quarrels, and she was punishing him. Poor boy, he seemed so miserable—though he tried to talk to me about politics, I think, though I'm not sure, because I couldn't listen much better than either of us could talk. I could only hear your voice—such a rich, quiet voice; and it has a sound like the look you have—friendly and far-away and wistful. I have thought and thought about what it is that makes you look wistful. You have less to wish for than anybody else in the world, because you have yourself. So, why are you wistful? I think it's just because you are!

"I heard Cora asking you why you hadn't come to see us for so long, and then she said: 'Is it because you dislike me?' You look at me sometimes as if you dislike me." And I wished she hadn't said it. I had a feeling you wouldn't like that 'personal' way of talking she enjoys, and that—oh, it didn't seem to be in keeping with the dignity of you! And I love Cora so much I wanted her to be finer—with you. I wanted her to understand you better than to play those little charming tricks on you. You are so good, so high, that if she could make a real friend of you I think it would be the best thing for her that could happen. She's never had a man-friend. Perhaps she was trying to make one of you and hasn't any other way to go about it! She can be so really sweet, I wanted you to see that side of her.

"After a while, when Ray couldn't bear it any longer to talk to me, and in his desperation brazenly took Cora to the other end of the porch almost by force, and I was left, in a way, alone with you—what did you think of me? I was tongue-tied! Oh, oh, oh! You were quiet—but I was dumb! My heart wasn't dumb—it hammered! All the time I kept saying to myself such a jumble of things. And into the jumble would come such a rapture that you were there—it was like a pean of happiness—a chanting of the glory of having you near me—I was mixed up! I could play all those confused things, but writing them doesn't tell it. Writing them would only be like this: 'He's here! He's here! Speak, you little fool! He's here! He's here! He's sitting beside you! Speak, idiot, or he'll never come back! He's here; he's beside you—you could put out your hand and touch him! Are you dead, that you can't speak? He's here! He's here! He's here!'"

"Ah, some day I shall be able to talk to you—but not till I get more used to this inner song. It seems to will that nothing else shall come from my lips till it does!"

"In spite of my silence—my outward woodenness—you said as you went away that you would come again! You said 'soon'! I could only nod—but Cora called from the other end of the porch and asked: 'How soon?' Oh, I bless her for it, because you said: 'Day after tomorrow! Day after tomorrow! Day after tomorrow! Day after tomorrow!'"

"... Twenty-one hours since I wrote—no, sang—Day after tomorrow! And now it is Tomorrow! Oh, the slow, golden day that this has been! I could not stay in the house; I walked—no, I winged! I was in the open country before I knew it—with You! For You are in everything. I never knew the sky was blue before. Until now I just thought it was the sky. The whitest clouds I ever saw sailed over that blue, and I stood upon the prow of each in turn; then leaped in and swam to the next and sailed with it! Oh, the beautiful sky, and kind green woods, and blessed, long, white, dusty country road! Never in my life shall I forget that walk—this day in the open with my love—You! Tomorrow! Tomorrow! Tomorrow! Tomorrow! Tomorrow!"

The next writing in Laura's book was dated more than two months later.

"I have decided to write again in this book. I have thought it all out carefully, and I have come to the conclusion that it can do no harm and may help me to be steady and sensible. It is the thought, not its expression, that is guilty; but I do not believe that my thoughts are guilty—I believe that they are good. I know that I wish only good. I have read that when people suffer very much the best thing is for them to cry. And so I'll let myself write out my feelings—and perhaps get rid of some of the silly self-pity I'm foolish enough to feel, instead of going about choked up with it. How queer it is that even when we keep our thoughts respectable we can't help having absurd feelings like self-pity—even though we know how rotten stupid they are! Yes, I'll let it all out here—and then, some day, when I've cured myself all whole again, I'll burn this poor, silly old book. And if I'm not cured before the wedding I'll burn it then anyhow."

"How funny little girls are! From the time they're little bits of things they talk about marriage—who they are going to marry; what sort of person it will be. I think Cora and I began when she was about five and I not seven. And as girls grow up I don't believe there was ever one who genuinely expected to be an old maid. The most unattractive young girls discuss and plan and expect marriage just as much as the prettier and gayer ones. The only way we can find out that men don't want to marry us is by their not asking us. We don't see ourselves very well, and I honestly believe we all think—way deep down—that we're pretty attractive. At least, every girl has the idea sometimes that if men only saw the whole truth they'd think her as nice as any other girl, and really nicer than most others. But I don't believe I have any hallucinations of that sort about myself left. I can't imagine—now—any man seeing anything in me that would make him care for me. I can't see anything about me to care for, myself. Sometimes I think maybe I could make a man get excited about me if I could take a startlingly personal tone with him from the beginning, making him wonder all sorts of you-and-I perhaps—but I couldn't do it very well probably."

"Well, here I am facing it! All through my later childhood and all through my girlhood I believe what really occupied me most—with the thought of it underlying all things else, though often buried very deep—was the prospect of my marriage. I regarded it as a certainty; I would grow up, fall in love, get engaged and be married—of course! So I grew up and fell in love with You—but it stops there and I must learn how to be an Old Maid and not let anybody see that I mind it. I know this is the hardest part of it, the beginning."

"Yes, I grew up and fell in love with You—for you will always be You. I'll never, never get over that, my dear! You'll never, never know it; but I shall love You always till I die; and if I'm still Me after that I shall keep right on loving you then, of course. You see, I didn't fall in love with you just to have you for myself. I fell in love with You! And that can never bother you at all, or ever be a shame to me, that I love unsought—because you won't know and because it's just an ocean of good will, and every beat of my heart sends a new great wave of it toward you and Cora. I shall find happiness, I believe, in service—I am sure there will be times when I can serve you both. I love you both and I can serve her for You and you for her. This isn't a hysterical mood, or a fit of 'exaltation'; I have thought it all out and I know that I can live up to it. You are the best thing that can ever come into her life and everything I can do shall be to keep you there. I must be very, very careful with her, for talk and advice do not influence her much. You love her—she has accepted you; and it is beautiful for you both. It must be kept beautiful. It has all become so clear to me: You are just what she has always needed; and if by any mischance she lost you I do not know what would become."

"Good Lord!" cried Richard. He sprang to his feet and the heavy book fell with a muffled crash upon the floor, sprawling open upon its face, its leaves in disorder. He moved away from it, staring at it in incredulous dismay.

But he knew!

(TO BE CONTINUED)



"You see I keep plenty of help!"

"The 21 Campbell Kinds. And you'd be surprised at what a big help they really are. I find the whole question of the home table is made simpler and easier by this ready supply of

Campbell's SOUPS

"Today we have only a plain supper. And we'll have the Chicken Soup. It is just what we want to help out. It has plenty of the tender chicken-meat in it, besides all the other good things. And it has the real home-made flavor. I never tasted better soup."

"We could have a different Campbell 'Kind' every day for three weeks if we wanted to. They are all wholesome and nourishing; all delicious; and no more trouble to make than a cup of tea!"



"Good-bye, laggards, good-bye! With Campbell's Soup I fly. With such a treat To stir my feet The get-away kid am I."

21 kinds
10c a can

Asparagus	Julienne
Beef	Mock Turtle
Bouillon	Mulligatawny
Celery	Mutton Broth
Chicken	Ox Tail
Chicken-Gumbo	Poa
(Okra)	Pepper Pot
Clam Bouillon	Printanier
Clam Chowder	Tomato
Consommé	Tomato-Okra
	Vegetable
	Vermicelli-Tomato



Look for the red-and-white label



Two Automobile Catechisms—Free

HERE are the first real automobile catechisms ever published. They are just what the title signifies—books on elementary automobile principles. These books are not the average run of dry technical matter. They were written by an automobile authority who not only understands the automobile but what is more important understands and can

stands the automobile but what is more important understands and can make clear to you the very things that seem confusing, complex and intricate.

Purchasing Advice

The first book informs you on values; how to measure and judge cars. Explanations are clear, logical and convincing.

For instance—you must know which rear axle construction is best; for the finest motor made is helpless with an inefficient rear system. Then you should know whether that motor is full powered; an under-powered car is a fatal buy no matter how excellent the materials. You must go into brake construction and spring suspension; ascertain where drop forgings are imperative—and get information on dozens of other vital points.

This book explains production economies. For example: The expense of a certain new tool equipment amounting to \$100,000 means \$20 per car to the manufacturer of 5,000 cars. But as we produce 40,000 cars a year it means only \$2.50 per car. Thus the advantages, results and economies of manufacturing cars in great quantities are explained. When you have finished reading this book you will understand why we can market a completely equipped, 30 horsepower, five-passenger touring car for \$985.

Operating Advice

The little gray covered book (illustrated above) teaches you the knacks of good driving. Everything is explained in simple, understandable language. It is not one bit technical. Your wife—even the young people of the family—will find it very interesting reading. It will aid the most experienced motorist.

Here are some of the chapters: "How to Start the Motor," "How to Start the Car," "The Best Way to Turn Corners," "Rules of the Road," "How to Find a Missing Cylinder," "Tire Care," etc. Each point, from starting to stopping, is covered, and covered thoroughly. It even describes the best methods for washing and polishing; it tells how to overcome a car's tendency to skid.

Had this book been issued by a publisher as a money maker, it would cost you several dollars. There are nearly 100 pages in it and scarcely one lacks a diagram. There are about 175 drawings in all. One is of double page size, illustrating most clearly the means of proper lubrication.

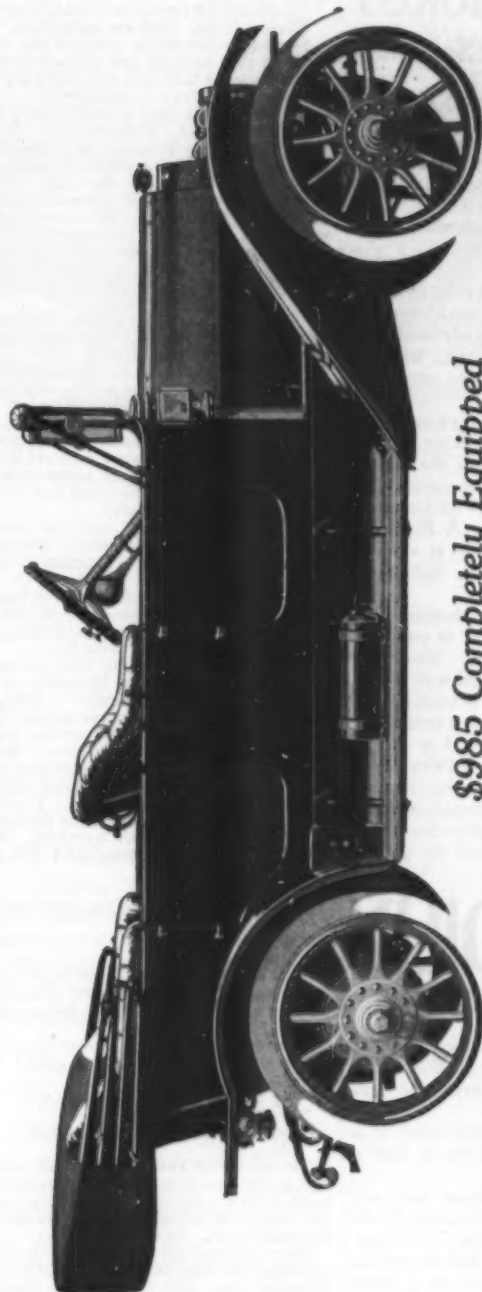
It does not matter if you have not yet bought your automobile. Get this book; it will pay a dividend of knowledge.

We are giving this book away merely because we want you to know the difference between good and bad automobiles. After you have read it you will be impressed with what a fine, big, practical and useful car the Overland is.

Write for these two free books—today

Please address Dept. 26

The Willys-Overland Company, Toledo, Ohio



\$985 Completely Equipped



Short Talks on Short Smokes To The Traveling Salesmen

by
W. H. O'BRIEN

SINCE the introduction of Piccadilly, its rise to popularity has been remarkable. Its high qualities, comparing favorably with the best Havanas, its convenient size, its sweetness, freshness and fragrance have won for it general recognition.

Many of the most enthusiastic letters I have received are from traveling salesmen—men who are steady smokers, smokers of discernment, men who are quick to recommend a good smoke to their friends.

Traveling salesmen everywhere find Piccadilly exactly to their liking.

They find Piccadilly just the smoke needed to fill in those dragging minutes while waiting "in the ante-room" to keep an appointment. A Piccadilly gives them maximum return at a minimum expense—it's just the right size, conveniently short.

First impressions are valuable. No merchant wants a salesman to come in with a cigar in his mouth. Avoid the necessity. Fill in the usual wait with a Piccadilly. It's a complete smoke, yet a short one, an ideal smoke at a time when a full length Havana won't do at all.

Salesmen also find that a Piccadilly is a great smoke for whiling away the time consumed on short train jumps from town to town, on interurban trolley cars where the trip is a short one and the time is limited.

PICCADILLY LITTLE CIGARS

One and all, they write in praise of Piccadilly—traveling men, office men, bankers, lawyers, men everywhere in every walk of life.

They have long felt the need of a Little Cigar, that would be in fact a miniature Havana.

They realize that I have met and satisfied this need with Piccadilly Little Cigars because I have put into them the aroma, the mildness and sweetness of the best Havana cigars—in a more convenient size.

You owe it to yourself to try Piccadilly. You deserve the satisfaction and pleasure they'll give you. The price is 10 cents for 10, in a tin box.

If your dealer can't supply you, send me 10 cents in stamps and I'll promptly mail you a box. Or send me 50 cents for a Cedar Box of 50.

W. H. O'Brien

THE AMERICAN TOBACCO CO.
311 Fifth Avenue New York

THE PLAYTHINGS

(Concluded from Page 13)

"Yes; it is best," he answered without knowing whether he was right or wrong. "It will soon be day."

Something came creeping toward him over the floor, found his hand and moved timidly within it. It was her own.

"I am frightened," she said. "You know—just a foolish sort of fright."

"Exactly!" said he approvingly. "After a long time he moved a little."

"I am awake," said she proudly. "I was remembering your remark about how strange it will be to go back to the office."

"It should not be—after so many years."

"Yes, I know. You are quite right."

He fell to wondering whether she still retained that horrible and delicate death-like beauty he had seen the night before as he had bent down close to her.

"I am about to light a match," said he. "Don't be startled. There!"

The flame burned steadily down the little stick while with blinking eyes the captain pretended to look about the walls. Once he cast a covert glance at her hand resting in his, but he returned his vision continually to her face. It still wore the look of physical agony, drawn with hunger and thirst; and at the corner of her mouth a little red drop of blood stood vividly against the white skin. The match went out.

"You have been eating snow!" he said sternly. "It will only make you more thirsty. You must not do it."

"I won't!" said she obediently, moving her body. "Perhaps we will have a long siege—all of today and another night!"

Harrower uttered an involuntary groan. He never knew that women could be so gamy; he wondered how a man could sit with his back three or four inches from a woman's back for fifteen years and be so insensible and so insensate!

"It is growing light," said her voice. "This snow is like frosted glass. No—it's different. Light seems to saturate it—it's a white glow."

He tightened his fingers about her hand. But she was right; the day had come. Little by little the white suffused radiance lit up the interior of the snow hut.

"Well, yesterday at this time we were just regular people," said Harrower as if he had been thinking deeply. "Why, I was funny about a hole in the corner of a table napkin! Now I could eat that napkin—hole and all! We were—Well, what's the use? The door shut and the lock clicked! Then it was life and death. The bark was stripped off me. I know that. Everything goes, then, but the hard, cold, naked truths about ourselves. We become the playthings of the gods! What's the matter?"

"Nothing."

"My dear girl, I saw you wince as if you were in agony."

"My arm!"

"What about it?"

"It's nothing! I think—last night; you know—Oh, don't bother! I think—up here by the shoulder—it's frozen; you know—just a little bit!"

The captain scowled.

"It should be rubbed with snow," he announced at last.

"My sleeve!"

"Yes, that prevents."

"Have you that little pearl knife?"

"Oh—I see!"

She drew her arms out of both coat-sleeves, trying to hide the twists of pain that insisted upon making themselves known at the corners of her mouth; the silk sleeve she pulled taut. "Cut it!"

Harrower inserted the point of the tiny penknife; its edge ran up the fabric with delicious ease and a satisfying hissing sound. Then with her left hand Miss Erskine drew the split sleeve away and pointed to a dull white area above her elbow.

"It hurts!" she said.

He stared in wonder at this arm. The hand of it now rested on the edge of the sole of one of his shoes. It was not the arm of an old maid; it was the arm of a girl. It was round and molded in the fullness of health and youth. It symbolized not yesterday but tomorrow! It had the refinement of the limbs of all creatures of fine breeding; it had the grace of living, active, sentient things. It was white with chaste retirement; it was warm beneath with the mischief of coursing blood. The hollow at the elbow was almost imperceptible—a

place where faint blue veins were covered with a velvety skin—a detail of beauty suggestive of the kindness of Nature and the purposes of the universe. Instead of rubbing this arm with snow, Harrower would have preferred to have taken off his hat to it!

He did not flinch however. With her eyes upon him, expressing to him her gratitude and moving upward as the pain became hard to bear, the captain proceeded dutifully with the treatment.

"Your hands—themselves—are—like—ice," she said in a faint, broken voice.

He looked up quickly—just in time to see that she was losing consciousness.

"Good Heavens!" he exclaimed. "I had forgotten. I must do something! No food! No water! Trapped like rats!"

He wrapped the coats about her and kicked open the entrance of the snow hut. The brilliant sunlight poked in a round shaft, the end of which rested on Miss Erskine's upturned face. The captain crawled through the hole in the opposite direction and, standing up, found himself knee-deep in a drift of snow, the top of which was of feathery lightness and bore upon its undulating surface his grotesque shadow, the color of heliotrope. The immense inverted bowl of sky was now a cloudless concave of delicate blue; the world below, the roof, the city, the New Jersey hills, the tops of buildings, City Hall Park, the bridges hung over the pale water of the East River, the expanse of Brooklyn, Staten Island beyond the flashing water-mirror of the harbor—the whole flat quarter of the universe was covered with dazzling white—a white brilliant enough to cause pain in the forehead!

Harrower could hear church bells on the clear, bitter air; he fancied he could hear the scrape of anowhoveles, which he always associated with Sunday mornings in winter. He drew in a long breath of the still cold, which was sharp enough to burn his nostrils; and walking to the parapet he gazed down at little black specks that moved over the white in the street. His watch told him it was nearly seven; remembrance of the passage of time brought a panic to his emotions.

He looked uptown over the endless rooftops until he had picked out with his one opened eye a building he believed to be the club itself. It seemed as if he might jump off this roof and land on that—it was so near. Well, men lost in the wilderness sometimes put up some sort of flag; sometimes they built signal fires! Signal fires!

He realized that he had no fuel to build signal fires; the roof had been bare. To make sure he walked round behind the concrete superstructure that covered the stairs. On the other side of it, almost touching it, stood a memorial of last summer, mocking a hungry man—it was a round-topped table, with ornate wooden legs, such as is seen in a soda-water palace; and two chairs to match were drawn up, one on each side, as if inviting Harrower and Miss Erskine to sit down to a meal of snowballs. He gave a cry of rage and, seizing the table by one leg, beat it against the concrete wall until the splinters flew. With his hands and feet he fell upon it until it was a mass of kindling.

In the snow at the front of the building he cleared a bare space, where he dumped his armful of broken wood; then, on his knees, he searched his pockets for paper. There was money, there were keys, a pocketknife, a tobacco pouch, his pipe, a matchesafe with four matches, a fountain pen, a pencil, a leather wallet; but nowhere on the roof—and he thought over all possibilities twice—was there a scrap of paper! He opened his coat and waistcoat, and with clawing fingers tore out a wide strip from his linen shirt, which he thrust beneath his pile of wood and tried to light. The first match went out. The second started a little yellow flame in the linen; but it ended in a glow that ate its way here and there in the cloth, leaving a black line behind. Harrower whispered curses at the fabric; he would have sold his membership in the Millennium and his partnership with the Myddletons for half a handful of paper!

Suddenly, however, he gave a glad shout, pulled out the leather wallet, and with cracked, blood-stained fingers seized upon five yellow-and-green strips of paper. They were five twenty-dollar bills—all new, crisp, warm, dry—a Godsend!

The third match seized upon this welcome prey for its little licking flame. Smoke crawled up through the kindling; little tongues of fire shot up through the splinters of wood. In the still air the flame rose straight toward the zenith of the blue sky and from the captain's fire a finger of smoke climbed upward—undulating, wavering, regaining its course through the cold air. With the heat, the tar beneath the gravel melted and shimmered on its liquid surface. Harrower rubbed his hands over the blaze; then, filling his derby hat with snow he held it over the leaping heat until its contents had melted.

"See!" he exclaimed proudly as he crawled into the hut again and met the woman's inquiring gaze. "I've built a signal fire! I've got water for you! It's in my hat," he added sheepishly.

She put her curved lips to the brim and drank; then held it out to him with both her hands.

"Now—you!" she said with an affectionate smile. "Your eyes look so dizzy."

"The smoke!" he explained untruthfully. "You hope some one will notice it?"

"Yes."

"Smoke comes from the tops of all buildings, though, doesn't it?" she said weakly. He sprang up on to his hands and knees and crawled out, knocking down half the front of their house as he did so. To be sure! Smoke columns rose from every rooftop!

There was something else to be done, however; it came to the captain just as if some voice had whispered the suggestion in his burning ears. With a savage growl he ran toward his fire; picking a burning brand from it and heaving it over the parapet, he watched its descent into the street. One could drop messages on paper into that chasm all day long without attracting attention, but burning wood does not fall from the sky to the street unnoticed! He threw another and another! All were gone—burning sticks, pieces of glowing charcoal, flaming splinters—over the edge!

The captain leaned with his hands on the parapet. Several little black specks had left the sidewalk and were running back and forth round a spot in the street. He heard shouts coming from below like feathers tossed upward by a playful breeze. Now and then these black specks—the tops of hats—would disappear and spots of color would take their places, the upturned faces of the tiny bystanders. Harrower waved to them.

"Hello!" he shouted. "Help! Help!"

A little later Jerry Hennessey, at that time the janitor of the Wentwater Building, pushed open the door that led on to the roof. "Fire?" said he. "I don't see no fire."

Nothing, in fact, appeared on the acre of snow but the two chairs and the criss-crossed tracks of a man's feet. Jerry pushed his dusty hat on to the back of his head and scratched his hair with his nails as he followed this track round with his eyes. It zigzagged; it doubled; it spread out where a body had fallen; it went to the edge of the parapet; it returned to the two chairs tipped over in the drifts; it repeated itself; it wound uncertainly toward a pile of large snowballs in the middle of the roof, and there it stopped. With a grunt Hennessey stepped over the sill to make his way toward this shelter; he walked round it, rubbing the red bristles on his chin.

"They said the building was on fire!" said he; and leaning down he peered into the interior of the snow hut.

There, propped up against the shoulder of a kneeling man, he saw a girl whose face wore the beauty of one who has been near death, but has just been awakened from a long, wholesome sleep. She was gazing up at her companion with a little doubtful smile.

"After all these years!" he heard her say. The man pressed her close to him.

"I don't care—it has been a revelation!"

"You know me—better?"

"No. It's me! I know better!"

"Kiss the old maid again, mister!" said she.

The janitor saw their lips meet. "Here, there!" he said, recalling his duty and yet much embarrassed. "What's going on here? This is agin the rules av the buildin'!"

He did not know he had come across two playthings of the gods!

MARMON

"The Easiest Riding Car In The World"



EVEN a hurried examination of the clean-cut simplicity of Marmon design and construction will impress you with many reasons why this car has been given unstinted praise from experts everywhere.

From the moment the driver releases the switch and the electric starter gives life to the quiet, powerful, sweet-running engine, a Marmon demonstration will reveal to you a new idea of the perfection of the automobile. And if you come to own and drive a Marmon, day after day, this idea will grow until you can never be satisfied with any other car.

Detailed Information on Request

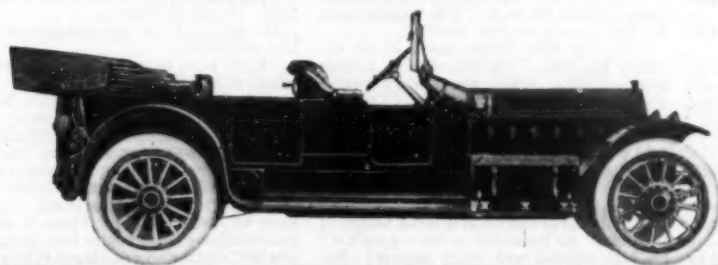
Nordyke & Marmon Co.
 Indianapolis (Established 1851) Indiana
 Sixty Years of Successful Manufacturing

The Marmon "32"

Four cylinders, 32-40 horsepower, 120-inch wheel-base, dependable electric starting and lighting system, left hand drive, center control, nickel trimmings, with newest body types to meet every requirement and corresponding equipment—\$2,850 to \$4,100.

The Marmon "48"

Six cylinders, 48-80 horsepower, 145-inch wheel-base, dependable electric starting and lighting system, left hand drive, center control, nickel trimmings, with body types to meet every requirement and corresponding equipment—\$5,000 to \$6,350.



Marmon "48"—Seven Passenger Touring Car



Marmon "32"—Five Passenger Touring Car



This Beautiful Meister Piano At \$175.00

will be sold to you on terms of:
\$1 a Week or \$5 a Month
and no interest on the payments.

We ask no cash payment down.
We pay the freight.
There are no extras.
Piano stool and scarf included.

We manufacture the MEISTER piano in our own factory and are demonstrating to the American people that a high-class piano can be made to sell at \$175. We do not sell through agents or jobbers. There is but one small profit represented in the price of \$175.

We send the piano to your home on thirty days' approval, freight prepaid, without any obligation whatever on your part.
The MEISTER is beautiful in its lines, rich in tone and worthy a place in the finest home. Send for our FREE PIANO BOOK and learn the details of the MEISTER in all its exquisite styles.

Our resources exceed \$4,000,000. We sell more pianos direct to the home than any other concern in the world.

Rothschild & Company
Department 25 G Chicago, Illinois

The High Cost of Playing Billiards and Pool

The expense of playing in a public room costs many persons who enjoy and would like to play these splendid games—games which should be within reach of all.

Those who are accustomed to play on public tables, with nothing to show for the expense, can easily own a Burrowes Table with the money so spent, playing on the Table while paying for it.



\$100 DOWN

Terms are very easy—\$1 or more down (depending upon size and style selected), and a small amount each month. Prices from \$15 up.
(This cut shows Table No. 71—\$50. Stand, \$2.50 extra. \$5 down, \$1 per month.)

Reduced
to
Almost
Nothing
by the

BURROWES
Billiard and Pool Table

FREE TRIAL—NO RED TAPE

On receipt of first installment we will ship Table. Play on it one week. If unsatisfactory return it, and on its receipt we will refund your deposit. This ensures you a free trial. Write today for illustrated catalog giving prices, terms, etc.

R. T. BURROWES CO., 517 Center Street, Portland, Me.

they were discussing. It seemed that he had stinted her in affection, in money, in comradeship—everything a wife had to have.

"You are just declining into the ordinary American husband," said this wise lady with the detached manner of belonging to a third sex, "and the pretty little thing is becoming restless and dispirited. You have tied her to a tree like a little dog and left her there to whine. Your interests in life are big and wide, but hers are all centered in you—incredibly petty and personal. I admit—but that's what women are."

It was with a troubled smile that he replied:

"I thought I was a pretty good husband—certainly far better than most of the men I know—and you can't imagine what a shock it is to me to be —" He broke off, leaving "criticized" unsaid. And then added: "Surely you are rather exaggerating my deficiencies?"

"The word 'warning' is always printed in capital letters," she returned.

"Warning?" he repeated, dwelling on the word as though he had tasted it and didn't like it. "Am I being warned then?"

"Yes," she returned. "I am waving a red flag right in front of you, and crying out 'Stop!' at the risk of my life."

"It is really very kind of you," he said ambiguously. "Well, I am warned. What next?"

"Make a fresh start; begin all over again."

"With—Minnie?"

"Yes."

"How?" he asked in a tone of suppressed exasperation. "How? Answer me that, please."

Mrs. Killian reached for her gloves and began to put one on slowly.

"I have only myself to thank if I have offended you," she said with a sad little air. "The domestic hearth is no place for intruders, however well meaning, and I guess I'll hop off these very hot bricks. In all sincerity I beg your pardon for being such a busybody in your affairs, but it was because I liked you so much, Willard—because the memory of the old days and the old friendship is always so precious to me. Try to forgive me. Shall we go?"

But Willard made no sign of leaving, remaining there with his chin on his hand and his sensitive, careworn face strangely bemused.

"I love my wife," he said. "I love her very, very dearly. If I—I am making any kind of mistake I should like to rectify it; and there is no one in the world whose advice I should value more than yours. For God's sake, don't leave me like this! Tell me what I am to do."

"Take her down to Palm Beach or St. Augustine," said Mrs. Killian. This unexpected recipe for hearts astray made Willard stare, until Mrs. Killian continued coaxingly: "Make it a little honeymoon; spend your money royally; give her such a whirl that she will be almost glad to get home. This will bridge you across the gulf—make the change in you pass unnoticed. Then, when you are home, keep it going—the courting, the comradeship, and—oh, Willard!—the kisses."

He listened so gloomily that she was impelled to a sudden question:

"Isn't it true you earn such a large income? Every one says you do."

"Oh, it isn't that," he replied. "It's not money I need, but time—time! I can't possibly get away under two months, and very likely not even then. That's the irony of success, you know—we are chained to the oar like galley slaves. I simply can't get away. You must think of something else."

"You would go if Minnie were dying?"

"What's that got to do with it?"

"Because love is dying, Willard, and this is a crisis in your life."

Her glance startled him; in those gray depths he read a profounder meaning, and it dawned on him all at once that the matter was infinitely serious.

"I'll go," he said.

Willard thought he was taking his wife to Florida, but to her it seemed more as though she were taking him. He was happy, but helpless and bewildered, and deferred to her rather touchingly. Six years of grind had been very quenching to the holiday spirit, and, as he often said, he felt like a man out of prison. His dependence; his eagerness to please; his shy,

somewhat halting tenderness—all roused in Minnie a peculiar sense of pathos. It was not another honeymoon, but more a sort of lull in two straining lives, bringing with it tears and a new understanding. Let us leave them there hand in hand under the palms, and return to a disconsolate Love Pirate and an energetic little lady in a sable coat.

"I am going to swat that fellow!" said Mrs. Killian to herself in language that was regrettably slangy. "Give him such a biff he'll never come back!"

It was not easy to get Templeton J. Smythe within biffing distance however—his circle and hers were considerably apart; it took much time and scheming before Mrs. Killian contrived to have him at her side at a big dinner. Templeton was greatly flattered at such social elevation, and exerted himself to the utmost to be agreeable and perhaps win an invitation to call. The entrée to 674 Fifth Avenue was at stake, and no Early Christian, ecstatically regarding the Pearly Gates, could have been more dazzled. He made astonishing headway—he grew excited at his own success; at the second round of champagne he was not only invited to call but even pressed to do so.

"I admire you more than any young man I know," confided Mrs. Killian. "You are doing a big thing—a very fine thing; and—you will let me be unconventional enough to say it—I am going to stand by you."

Templeton was puzzled.

"I am afraid I don't quite understand," he said. "You speak as though I were qualifying for a hero medal."

"So you are," she returned, perplexing him more than ever by her look of sharing a mutual secret. "Oh, don't be so on your guard! I happen to know all about it."

"About what?" he asked, much mystified. "Really, you are talking in riddles."

"Let us call it the readjustment of the Hyscops then," she replied confidentially.

"I know why they are at Palm Beach just as well as you do."

"But I don't know. Why shouldn't they be at Palm Beach?"

"My dear fellow, I appreciate how chivalrous you are, and all that; but try to meet me halfway—it may be worth your while."

Templeton was worried; the mention of the Hyscops had made him vaguely uncomfortable. Why was he being singled out for mysterious allusions and innuendos? Forcing a laugh he said lightly:

"It's all Greek to me, Mrs. Killian."

"I would retort that none are so deaf as those who won't hear, Mr. Smythe."

"Oh, but I'm hearing; I am intensely interested—only can't you put it in words of one syllable for my weak mind?"

"You are very unkind; flippancy at the wrong time is like a slap in the face. I tell you I want to help you—be your friend in all this—assist you and Minnie to make some sort of life for yourselves. It's a hard town for a divorced woman in spite of what people say. But, of course, you will be better off than most, thanks to Willard's being so perfectly noble and splendid. You are both of you acting like thoroughbred American gentlemen; surely there never was a readjustment of three lives carried out with more faultless taste. It is as decorous as a change of partners in a quadrille; and when they have swung corners in Palm Beach and arranged the property part of it satisfactorily, hardly a soul will know that Minnie's gone on to Reno."

"Reno!" repeated Templeton in a choking voice. "Why the dickens is she going to Reno?"

"Well, she couldn't marry you otherwise—could she?"

"Marry me!" cried Templeton, almost jumping from his seat. "The woman must be mad—stark, staring mad!"

"Oh, my dear fellow, don't be so absurdly Quixotic!" murmured Mrs. Killian reproachfully. "You see, I know everything—so why play-act?"

"You know a lot of lies!" exclaimed Templeton, almost beside himself. "Who told you this outrageous story?"

"Minnie," returned Mrs. Killian as softly as a flute. "As soon as the poor child realized she loved you better than her husband, of course she made a clean breast of it to him. So honorable of her—wasn't it? So high-minded and really superb! No paltering with the miserable old triangle, but a frank acceptance of—altered emotions and altered responsibilities. Have you

settled on a house yet? Minnie has been wishing to speak to you about one, but naturally she is a little shy yet."

Templeton was speechless; the sweat of death seemed on his brow; his face was puckered with rage and chagrin. It is the most elementary rule of Love Pirating that everybody concerned shall hold their tongues. He felt abominably ill used. If thoughts could have killed there would have been a dead lady in Palm Beach!

"I beg your pardon!" said Mrs. Killian as Templeton uttered something like a groan.

"It—it's too monstrous for words!" he broke out. "I hardly know the woman. I wouldn't marry her for anything under the sun!"

Mrs. Killian made a very creditable appearance of being overcome.

"Oh, dear; I have put my foot in it!" she exclaimed. "What an awful mess you are all in, and I'm afraid I've only made it worse instead of being a help. It's just another case of the unfortunate bystander getting shot—isn't it? What on earth will you do? What will Minnie do? What will Willard do? Why, it's the most horrible situation I ever heard of! My heart bleeds for every one of you."

"Mine bleeds for myself!" ejaculated Templeton, savagely gulping down his wine. "Nobody's safe from a woman like that; she ought to be locked up for misinterpreting a little harmless attention and setting her husband at me like a bulldog. It's my belief he wants that divorce and is playing in for his own beastly ends."

"They certainly have never been very happy together," said Mrs. Killian, letting the implication pass. "But I am sure you will grow very fond of her; she says herself that you and she were just made for each other."

"There isn't a divorced woman alive that I was made for!" snarled Templeton. "I disapprove of divorce anyway—it's sapping the American home! Married people ought to stay married—that's what I think."

"Well, *noblesse oblige*, you know!" said Mrs. Killian significantly. "You can't very well help yourself now—can you?"

"I can help myself to a steamship ticket tomorrow!" exclaimed Templeton. "Do you think I am going to stay here and be noosed like a donkey? Do you think I am going to let any discontented couple re-adjust me—as you call it—into their scheme of things? I'm not a Quixotic lunatic!"

The next day in the list of outgoing passengers to Europe was the name of Smythe, T. J.

No Secret

WILLIAM HUGHES, who will be the next United States senator from New Jersey, had a hard campaign last fall; but Woodrow Wilson asked him to accompany the train of the presidential candidate through New Jersey and make a few speeches in the last week of the campaign, and Hughes consented to do so, though his campaign managers urged him to stay out on the individual business of Hughes and let Wilson take care of himself.

Hughes is a good talker and he made a hit with the Wilson party. However, the correspondents on the train devoted all their dispatches to Wilson and never mentioned Hughes. This got on the nerves of the Hughes managers and they wired protests to Hughes.

One morning, after a meeting at which Hughes had made a big speech and had been enthusiastically received, Hughes got the papers; but there was not a line about him. It was all Wilson.

He gathered the correspondents about him and said:

"Look here, boys, let me disabuse your minds of one thing that seems to be firmly rooted therein. The fact that William Hughes, of Paterson, New Jersey, candidate for the Democratic nomination for United States senator, is on this train, and is making seven or eight speeches a day, is not a confidential matter. I herewith release you from any obligations you may have to keep it quiet. There is nothing private about it. I assure you, gentlemen, you will violate no confidence if you print a few words each day to the broad general effect that Hughes is here, and that he is talking now and then."

TIMKEN

AXLES & BEARINGS



Look Beneath the Motor Truck

WATCH the axles of the giant motor truck as it rumbles by, over the rough roadway. It swerves about other vehicles, bumps across car-tracks, jolts over cobblestones. The great load bears with grinding force first to one side, then to the other.

Truck tires are solid, truck loads are heavy. Engine and transmission are attached solidly to the frame and ride smoothly on the powerful springs, but the axles and their bearings get every bit of the tremendous pound and vibration.

A five-ton truck itself weighs about 8,000 lbs., its load 10,000 more. The whole of this immense weight is supported by the spindles of the front and rear axles.

In Timken-Detroit Axles (sizes for 5-ton work) the front spindles are 2½ inches, the rear spindles 3¼ inches, in diameter. And Timken-Detroit are the strongest axles made.

Regard for a proper factor of safety decrees that the spindles shall not be smaller or lighter. Years of actual service show that they need not be heavier.

Think how good the steel must be, how carefully selected, machined, heat-treated and ground to carry that 18,000 lbs.!

Only long years of experience and the concentration of an entire great organization on axle-building can develop the knowledge of how to make axle spindles that are good enough for heavy commercial-car service.

The 18,000 lbs. rest, too, on the bearings that fit over the axle spindles—two bearings on each spindle, eight in all. And in a Timken-Detroit Axle these are Timken Tapered Roller Bearings, that carry the

load along their whole length, not on mere points as ball bearings must.

So the 18,000 lbs. rest really on the rollers, and not on all of them either, because only one-fifth of those rollers are under the load at any one time. Actually 18,000 lbs. on 24 rollers—an average of 750 lbs. to the roller—twice that on some—and the rollers average ¾ of an inch in diameter.

And mere weight isn't all—isn't even half. Hammer blows due to jolting over rough roads, and side pressure when corners are turned, often exceed weight! The bearings are constantly meeting all of them at once!

Yet even this is not all! It is only what the axles and bearings meet under ideal conditions. What about emergencies? Careless driving, overloading, the hundred and one extraordinary stresses that the truck must meet, and meet every day?

You can't count on your driver as you could on yourself. You can't be sure he won't travel at excessive speed, take chances, cut corners, back too hard against the curb.

Axles and bearings have to meet these emergency requirements. They are inevitable in motor-truck

service. They must be anticipated in truck axle and bearing design.

That's why, with succeeding years, there has been steady development in truck axles toward the Timken ideal of surplus strength for emergencies.

From long experience, minutely tabulated, Timken engineers have discovered the points in axles where extra strength is required.

And Timken engineers are backed by two great Timken production organizations that live up to their exacting specifications. Organizations of men whose whole hearts are in the work of building the best possible axles and bearings for use in motor trucks and pleasure cars.

Look then beneath the loaded truck as it goes about the streets, watch the axles at work, think of the bearings hidden in the hubs, and you will gain a new appreciation of the intricate problem of good truck axle and bearing construction.

Get the whole interesting story of axles and bearings by writing to either address below for the Timken Primers, A-3 "On the Care and Character of Bearings," and A-4 "On the Anatomy of Automobile Axles."



THE TIMKEN-DETROIT AXLE CO., DETROIT, MICH.
THE TIMKEN ROLLER BEARING CO., CANTON, OHIO



Imperial

Announcement Extraordinary Imperial "Six"-60 \$2500

¶ In presenting this Imperial "Six"-60 for public estimation, we believe this car will more than sustain the acknowledged high qualities and values that Imperial Automobiles have acquired during the past five years.

¶ In accordance with our policy to build the best possible cars and to sell them at a most moderate purchase cost, this latest Imperial "54" will superbly meet a rapidly growing demand for a car of great power and perfect appointment at a low purchase price—a price extraordinary in comparison with the superlative constructional and engineering merits embodied in its chassis, the beauty of its body as well as the size of its tonneau.

¶ The motor is of six cylinders, cast en bloc. The bore 4 inches, the stroke $5\frac{1}{2}$ inches, developing 60 horse-power with ease. The wheel base 137 inches, extra long, giving a seven-passenger, most roomy tonneau. Tires $36 \times 4\frac{1}{2}$, with demountable rims. Center control. Flush side body—all handles, etc., on inside; a clear running board, giving great beauty of line. The upholstery and every appointment for comfort are of the best, conforming with the leading European and American practices. The full equipment is inclusive and of the most approved type. This Imperial "54" "Six"-60 will be exhibited at the leading Automobile Shows where its comparative qualities can be seen and estimated. This car is

Started and Lighted by Electricity

(Completely Automatic. Positive and Unfailing in Action)

We affirm this Imperial "Six" as an important contribution to the ranks of American "Sixes" and a car that will win the distinction it deserves.

Five Imperial Cars

Imperial "44"—5-Passenger Touring Car. 50 H.P.; 43½-inch bore, 5¼-inch stroke; 122-inch wheel base; 36x4-inch tires. **Electrically started and lighted.** Complete equipment **\$1875**

Imperial "54"—5-Passenger Touring Car. 45 H.P.; 41½-inch bore, 5¼-inch stroke; 118-inch wheel base; 34x4-inch tires. **Electrically started and lighted.** Complete equipment **\$1650**

Imperial "32"—Five-Passenger Touring Car. 40 H.P.; 41½-inch bore, 5¼-inch stroke; 114-inch wheel base; 34x4-inch tires. Complete equipment . . . **\$1285**

Prices \$1285 to \$2500

Imperial "33"—Roadster, 40 H.P.; 41½-inch bore, 5¼-inch stroke; 114-inch wheel base; 34x4-inch tires. Complete equipment **\$1285**

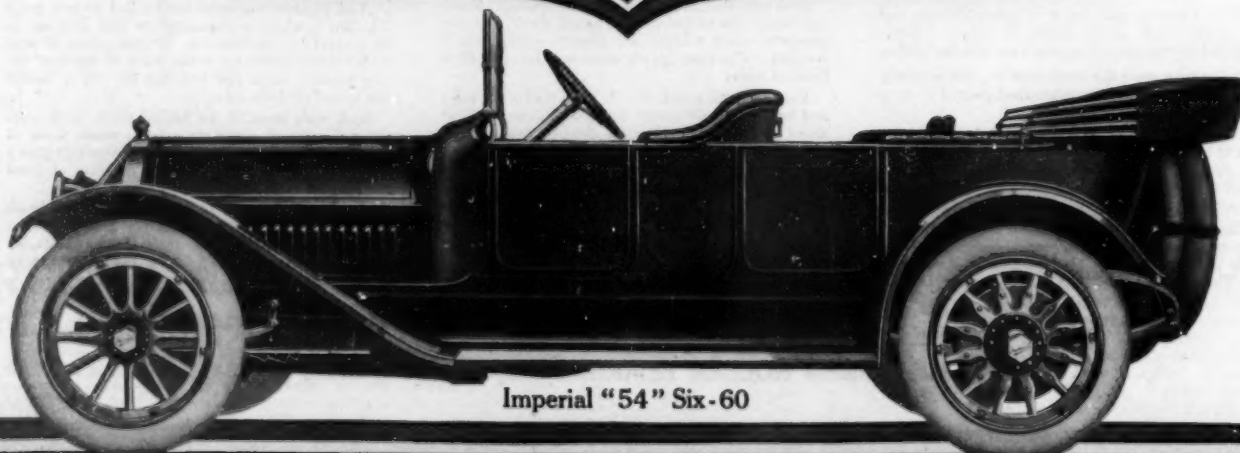
WRITE FOR CATALOG "A"

IMPERIAL AUTOMOBILE CO. Factories: JACKSON, MICH.

Dealers who represent Imperial Cars consider themselves most fortunate.

Wire or Write. Address Dept. "A."

30



Imperial "54" Six-60



Your Sweetheart will be
as pleased as this if you
take her Johnston's—
"The Appreciated Candy"

CHOCOLATES

"To Suit Every Taste"

T-R-I-A-D Chocolates
Original Dutch Bitter-Sweets
Swiss Style Milk-Chocolate Almonds
Swiss Style Milk-Chocolate Creams
Assorted Fruits in Cream
Chocolate Dipped
Quintette Chocolates
Innovation Sweets

These are candies de luxe. Perfect in quality; always deliciously fresh; boxed to please the most discriminating taste. Plainly marked so that you can be sure always to get the kind you want.

If your dealer cannot supply you, we will send 80c or \$1.00 package of any of the Johnston favorites, express prepaid, upon receipt of stamps or money order.

Johnston's
MILWAUKEE
(70)

\$100 Bonds

The simplest form of investment. They are the same bonds as the \$1000 issues, split up into convenient \$100 denominations.

They come in variety—Government, City, Railroad, Public Utility, Industrial.

Listed on the New York Stock Exchange, they have a quick market. They are readily bought, readily sold.

They may be bought for cash. They may be bought on Partial Payments—\$10 down and \$5 a month. Send for list No. 9.

John Muir & Co.
SPECIALISTS IN
Odd Lots
of Stock

Members New York Stock Exchange

MAIN OFFICE—74 Broadway
Uptown Office—42nd Street and Broadway
NEW YORK



ORNAMENTAL IRON FENCE
Strong, durable and cheaper than wood. Hundreds of patterns for lawns, churches, cemeteries, public grounds. Write for free catalogue and special offer. Complete line of Farm Fence, Gates, etc. **WARD FENCE CO., 908 Main St., DECATUR, IND.**

A BUSINESS ADMINISTRATION

(Continued from Page 5)

"No," granted Satterly. "Mayor, we'll have to take you in on it. The reason I know Gus is backing the book is because this whole horse fair was framed for him to do it—and I helped frame it."

The mayor listened to that for a solid minute and then he smiled.

"Why?"
"To show him up. The old man has pushed the book into every one of us, but we couldn't get anything on him big enough to make a noise until Deacon Jameson came along."

The mayor felt the dawn of intelligence. "Deacon Jameson!" he laughed. "I've had half a dozen letters about him, from people I know, in the last few days."

"He's the squarest man that ever handled a sanded deck!" stated Satterly with enthusiastic admiration. "Jameson wants to come in here to conduct a legitimate business; but he won't stand for Wheelock. You'd better go out in the auto park and see Jameson."

"Something tells me that I will," decided Birchland lightly. "What about Belle Clay?"

"The whole frame was built on her," laughed Satterly. "There are nineteen ringers in that stable and Wheelock knows about all but one of them. You'd better go and see Jameson."

Mr. Jameson, looking more solemn than ever, sat, quite bored, in the gray roadster reading a newspaper.

"You're not betting today, deacon," said the mayor, who now felt that he could be a business man with this probable future addition to the city's commercial activities.

"Through commissioners," Jameson pleasantly informed him. "I have to keep under cover myself. Climb in."

"Neat little car," commented the mayor as if he had nothing whatever on his mind.

"Her name's Pet," smiled the deacon, slapping Pet affectionately on the wheel. "Pet got us into trouble while we were locating the town. Today we clean up for it."

"It's a lively day," remarked the mayor, listening for a second to the blare of the band, the whining of the peanut stand and the hoarse cries of the hot-hot man. "Do you know anything good on the card?" he continued.

"Did Satterly see you?" was the counter inquiry.

"Yes."
Jameson bent closer, though there was no one near them.

"Lady Juliet, in the fifth."

The mayor looked at him suspiciously. "Why, that's the little black horse Gus Wheelock has been beating on the speedway!" he protested. "Gus told me he cleaned up eight hundred dollars from her driver. It's Gus' best joke."

"Yes, it would be," agreed Jameson with a glint in his eye. "The driver was little Tom Boles."

"I see," responded the mayor, still puzzled nevertheless. "But Lady Juliet has been in three races this week and hasn't had a place. I watched her and I don't think she could let out another notch."

"Lady Juliet left the stable last night and her twin came in," said Jameson. "Some of Lady Juliet's marks could have been scraped off, but none of Bessie King's can."

The mayor got right down out of the car. "It's about time for the betting on the fifth race," he observed. "Jameson, I'm going to take a chance on Lady Juliet and, after this race, I'll know whether to trust you or Wheelock."

Jameson lighted a cigar. "Don't worry about Wheelock," he advised. "He'll be broke tonight." The deacon's eyes were like icicles. "Birchland, Satterly would make a fine chief."

"I've often thought so myself," replied the mayor, and hurried over to the betting shed.

When the bell rang for the fifth race Deacon Jameson folded his newspaper and strolled over to the grandstand. Little Tom Boles met him at the rail.

"Got it all down, pal!" exulted Tom.

"What price?"

"We got a lot of it at twenty to one. We piled it in fast when they began rubbing and made 'em quit at two to one. Say, you ought to have seen his nob's the mayor!"



MANY of the leading 1913 automobiles have certain improvements over the 1912 models; but in no other automobile does the owner get such an efficient and convenient combination of new features as in the 1913 Mitchell.

The builders of the Mitchell do not claim the exclusive use of left drive, with center control; long stroke, T-head motor; electric self-starter and lighting system, and other 1913 Mitchell improvements that are detailed below. They DO claim that in the Mitchell car these improvements are more intelligently combined for power, efficiency, simplicity and comfort than in any other 1913 motor car.

The prospective buyer should at once become familiar with the new 1913 Mitchell cars at the nearest dealer's. These cars have left drive and center control; Bosch ignition; Rayfield carburetor; Firestone demountable rims; rain-vision windshield; Jones speedometer; silk mohair top with dust cover; Turkish upholstered cushions; Timken front axle bearings; gauges on the dash to show air pressure and oil pressure; gauge in the gasoline tank showing amount of gasoline it contains; and a portable electric lamp which also illuminates the instruments on the dash.

All with T-head motor, electric self-starter, electric lighting system, and 36-inch wheels.

	Motor	Wheel Base	Price F.O.B. Racine
7-passenger Six	60 H. P. 4 1/4 x 7 in.	144-in.	\$2,500
2 or 5-passenger Six	50 H. P. 4 x 6 in.	132-in.	1,850
2 or 5-passenger Four	40 H. P. 4 1/4 x 7 in.	120-in.	1,500

For Canadian prices and name of nearest Canadian dealer, write to us.

DEALERS EVERYWHERE

Mitchell-Lewis Motor Company
Racine, Wisconsin

Branches: New York Philadelphia Atlanta Dallas Kansas City
London Paris

LOOK FOR THE "EAGLE A" WATER-MARK IT'S A GOOD HABIT

One good reason why you should specify an "Eagle A" paper in every department of your business is because the "Eagle A" Water-Mark in a sheet of paper—whether at 6 cents or 24 cents a pound—guarantees not only the Quality but the Price. It leaves no question of indecision—it gives you the expert judgment that (unless you know papers expertly) you lack.



The "Eagle A" Water-Mark protects you from paying more than you should—and insists upon your getting the very best for whatever you do pay.

The combined economies of 29 mills—each mill making the one class of paper it makes best—give you greater value for your money than is possible in any other way.

We have Standardized Thirty-Four Brands of Bond Paper, ranging in price from 6 to 24 cents a pound, under the Water-Mark of "the Eagle and the A."

This Water-Mark tells you that each sheet of Paper bearing it is not only of our manufacture, but that it is a Paper of Proven Quality and Known Worth.

Your Printer or Lithographer handles our papers—or if you will write us we shall send you a Handsome Portfolio of Specimen Business Forms.

AMERICAN-WRITING-PAPER-COMPANY

27 Main Street, Holyoke, Massachusetts
Twenty Nine Mills

OLD HEMPSTEAD BOND

SECURITY TRUST BOND

V-ALL-NO AFTER DINNER MINT



A delicious, creamy candy with a flavor all its own.

Sold in tin boxes only—never in bulk.

PATENTS SECURED OR OUR FEE RETURNED
Office Records. Patents advertised free. How to Obtain a Patent and What to Invent with list of inventors. FREE
Send sketch for free search of Patent Office. Branch Offices, 132 Nassau St., New York, 1425 Chestnut St., Philadelphia. Main Office, VICTOR J. EVANS & CO., Washington, D. C.

L. & C. Hardtmuth's "KOH-I-NOOR"

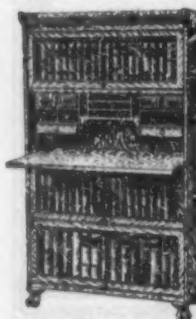
PENCIL

Supplied by high-class Stationers, etc., everywhere.—Illustrated list from L. & C. Hardtmuth 34, East 23rd St., New York.



LADY WANTED

To introduce Dress Goods, Hdkfs. and Petticoats. Quick sales, big profits. Best line—lowest prices—sold through agents only. No money required. New Spring patterns now ready. Samples and color free. Standard Dress Goods Co., Desk 78-7, Birmingham, N. Y.



SECTIONAL GUNN BOOKCASES

Write for our "BOOK OF DESIGNS"

BEAUTIFULLY ILLUSTRATED in colors (mailed free), showing our Sanitary Clawfoot, Mission, Colonial and Standard bookcases and how you will save money by placing them in your home. The handsome designs, the rich finish, the removable non-binding doors, the absence of disfiguring iron bands, make them far better than the old-fashioned kind.

Our Prices are Lower than Others

and high quality is guaranteed. Sold by dealers or direct. Address Dept. M, GUNN FURNITURE COMPANY, 3 Victoria St., Grand Rapids, Mich.



"Go to it like a sport?" smiled Jameson. "He did more to queer the price than all the rest of us put together," reported Tom with a shake of his head. "Look at 'er, deac!"

The bogus Lady Juliet was standing at the barrier, neck arched, nose extended, her slender feet prancing nervously; but she was staying in one spot. Belle Clay, two horses away, was behaving in much the same fashion, except that now and then she reared slightly in her impatience to be away.

Chief Wheelock, for the looks of things, climbed out of the judge's stand and stood just below at the rail, watching his bay trotter with friendly eyes. The betting on that race had been most satisfactory, indeed. The horse Molly had been almost unnoticed by the followers of the sport of kings. She had been put at a most unattractive long price and held there. A heavy amount of money was carried by Lady Juliet, but the chief grinned appreciatively when he remembered from where that came. When Belle Clay came home, a good two lengths ahead of the nearest contender, the chief could go back and collect—how much? He grew dizzy trying to calculate it.

The barrier dropped. The seven horses swept down at last, after four false starts, in a beautifully even line.

"Go!" yelled white-haired old Jim Lee up in the judges' stand.

The chief noticed first his own horse, and then, with the familiarity of a betting acquaintance, Lady Juliet. She looked better today, the chief observed. She held her neck better and she moved with a freer slide of muscles under her glossy black skin. It was a pity that so beautiful a horse had not more speed in her system.

He watched the pack idly half way round the track and saw it gradually split up into groups.

Belle Clay and black little Lady Juliet were in the lead now, neck and neck—an incident that did not worry him in the least, for Belle Clay, according to instructions, was being held in for the finish and Lady Juliet was, of course, doing her best.

At the three-quarters Chief Wheelock put his feet on the bottom rail of the fence and pulled himself up by the pickets. Belle Clay and Lady Juliet were still neck and neck. From that distance he could not tell much about the condition of the horses, but he had an intuition that Lady Juliet was still fresh. Why didn't that infernal boy of his pull up?

A swelling sound of pleading roused him. The favorite was making a spurt and had set out to overtake the leaders. Oh, yes, there had been a favorite—Trocadero. There was a lot of sweet money on Trocadero, at one to four. The chief smiled squarely. He had visions of a trip to Nottinghamshire to astonish the relatives he had never seen.

Another horse sprang out of the field and closed up to the flanks of Trocadero. Wheelock looked at his card for the colors. "Jane," a four to one. Why didn't that boy of his pull up?

They were cheering up there in the grandstand! No, not cheering; just "pulling," urging, pleading, imploring, imprecating! They wanted Trocadero, and Trocadero was gradually overtaking the leaders, with Jane close to her.

There came a sudden lull in the shouting from the grandstand. The chief, heavy as he was, clamped his broadtoed shoes between the pickets and climbed higher on the fence.

Lady Juliet was now pulling ahead of Wheelock's little bay!

They came pounding down the stretch, Lady Juliet opening the distance with sickening ease, Trocadero and Jane pulling up abreast of Belle Clay!

"Belle! Belle! Come on, you Belle!" suddenly burst out of the heart of Gus Wheelock—the man, not the chief of police. "Come on, you Belle Clay! Damn you, come on!"

A man pulled at his coat and Wheelock kicked at him without turning. His elbows were pressed into the tops of the pickets and both his fists were clenched convulsively. His whole vital force now was concentrated on pulling Belle Clay forward, away from the two horses beside her and ahead of the little black.

"Belle! Belle!" he shrieked; and he did not know there was a break in his voice, and a great gulp in his throat, and tears in his eyes. The man at the side tugged again at his coat, but Gus Wheelock did not know it.

The cheering in the grandstand was replaced by a mighty groan, that ghastly sigh of a heartbroken multitude! This had been a day of queer racing, with favorites losing and absurd long shots winning; and the only money there could be in that crowd for the sixth race must come from Trocadero and Jane.

Gus Wheelock saw the pale face of his jockey! He saw Belle Clay forced into a desperate forward spurt! Then he saw Lady Juliet sweep under the wire, with Trocadero and Belle Clay so closely lined that their positions could not be placed from the ground; then Jane.

He did not wait to see the three others come in. He climbed down the fence with white pouches in his mottled cheeks, and found himself confronting the future political master of Bricktown, who had been tugging at the chief's coat.

"So it was Belle Clay after all," charged the mayor; and the worst of it was that he was not particularly excited about it.

The chief, new to his calamity and still dazed by it, turned his dulling eyes to the placeboard:

"Lady Juliet; Trocadero; Molly!"

VIII

IN THE clubhouse Chief Wheelock stood at the bar pouring his fourth swiftly consecutive drink, flanked by the anxious Sergeant Tanner.

A pleased quartet ranged up beside him. The chief cast them a heavy glance. They were the mayor, Lieutenant Satterly, Deacon Jameson and Tom Boles. The mayor leaned over to Wheelock's ear.

"I'll give you your choice," he offered. "You can resign tonight or be fired tomorrow."

The chief poured his drink and gulped it down; then he edged away. Jameson looked at him with cold pity, and Satterly with a trace of guilt. Little Tom Boles, however, bristled through the quartet and up to the chief, swelling like a toad.

"Where's that thousand finger bet?" he demanded.

"Cut that!" growled Sergeant Tanner. "The chief hasn't a dollar left in the world!"

"On the level?" Tom inquired with glistening eyes.

"That's on the level," corroborated Tanner. "He broke me too."

Tom sighed like a man after a full meal. "I'll make the piker a present of that thousand," he magnanimously announced. "I'm just as well satisfied with his goat."

Editor's Note—This is the first of a series of stories by George Randolph Chester. The second will appear in an early issue.

Beginning at Home

THE late Governor Larrabee, the Grand Old Man of Iowa, was extremely fond of children. One day, while looking over his mill at Turkey River, he found an urchin, dirty and ragged, sound asleep near the waterwheel. The boy was Mickey Burke, son of a poor family in the neighborhood.

The governor asked the boy why he was so dirty and ragged. The boy explained his mother had a large family and had to work hard and could get him no better clothes.

"But you can keep clean," exhorted Larrabee. "You could wash your face and hands if you wanted to. That costs nothing."

Mickey said he would try.

"Well," said the governor, "now is the time to begin."

He procured a washbasin, some soap and a towel, and watched Mickey scrub himself until he shone. Then the governor got Mickey some clothes and dressed him neatly. Mickey looked fine.

"Now," said Larrabee, "we'll see about getting you a job."

He took Mickey to the store of an old German of whom the governor was very fond. Mr. Schneider had no place for Mickey.

"But you must have!" expostulated Larrabee. "Just look at him and see what a nice boy he is. He is clean and neat; he is a good talker and would make a good clerk. There is no finer boy, Mr. Schneider, than Mickey here."

Schneider was obdurate. He had no place.

The governor and Mickey walked out of the store, much disappointed. As they reached the sidewalk Mickey turned to his benefactor and asked: "Mr. Larrabee, if I am such a darned fine boy as you say, why don't you give me a job yourself?"

A War-Time Price

The price on the Michigan "40" this year is simply a war-time price.

We are convinced that such a price on such a car will never be repeated.

When this price was fixed, there were 72 makers entering the market with new-model Forties. The outcome of this war seemed uncertain.

We had worked four years to excel in the car. Then, to win this fight beyond any question, we fixed this underprice.

"I Want a Better Car"

We have heard men say, "But I want something better than a 1,585-dollar car."

Where can you find one better?

Here's a car built by Cameron—with a body by Campbell—with every improvement known to this year's designing.

Note the specifications—the rare, costly features. What other car at anywhere near our price embodies them all?

This Is Bargain Year

This is bargain year in Forties—the year of the war-time price.

Whenever before was a four-speed car—an over-tired car—an electric-lighted car, sold at anywhere near this price?

And never again, in all probability, shall we or others in this Forty class be able to offer equal value. There are reasons why it can't be done.

So you will be fortunate if you reach a decision in time to get one of these Michigans. This you can easily prove.

Men Who Can't Judge

"But," you may say, "I can't judge by externals. The Michigan is beautiful, impressive, wonderfully equipped."

"But how can I know that in unseen ways some other car isn't better?"

The answer is this: The Michigan "40" is built by W. H. Cameron, an engineer who has to his credit 100,000 successful cars.

A man with that experience doesn't make mistakes. A man with what he has at stake is bound to be conservative.

We have spent four years in perfecting this car. We have brought to our aid the ablest men we know.

Over 5,000 Michigans were sent out to be tested, to prove out the improvements worked out in this car.

And we who know best—after 31 years spent in vehicle building—have staked our fortunes and futures on this final model.

Hundreds of experts, from half the world over, have come to our factory since this car was announced.

They have come to make tests and comparisons. Some have remained for weeks.

And they left with us orders amounting to \$15,000,000, to be shipped to eleven different countries.

Such is the verdict on this Michigan "40," after almost a world-wide comparison.

Please Decide Now

In another six weeks no dealer, we fear, will have a Michigan "40" to sell.

Many thousands of men are now making comparisons. There has rarely been, in all the history of motoring, such wide-spread interest in a car.

W. H. Cameron builds no other car this year. No other car has a Campbell body.

There is no other four-speed, over-tired car at near the Michigan price, we believe.

None with a 22-coated body, or 14-inch cushions, so far as we know.

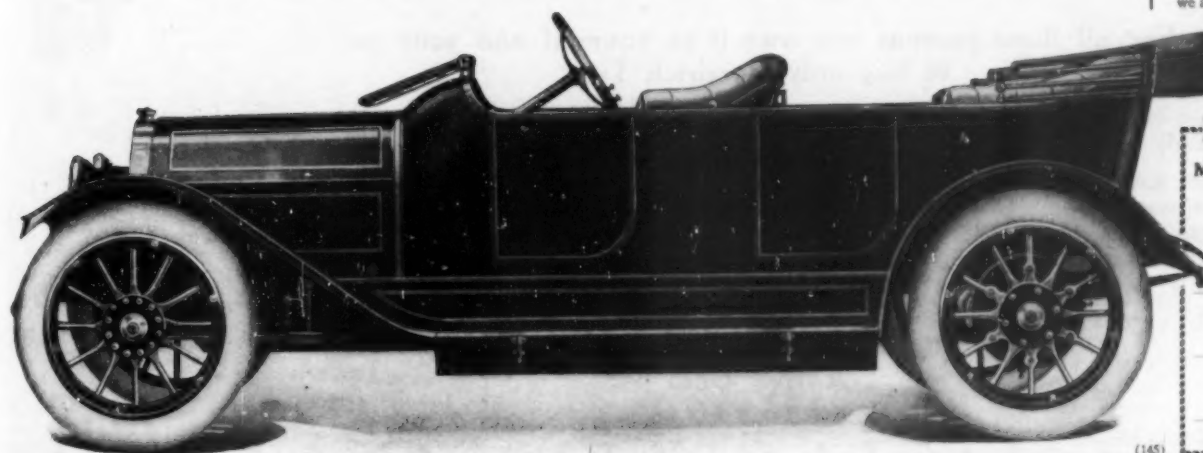
None, we think, with such over-capacity.

When you see this car you will know the demand is bound to exceed our capacity. So, in your own interest, we urge prompt decision. The best values in cars are hard to get in the spring.

Send this coupon for our catalog. Send for others too, and make your comparison. Then see the car itself. We will tell you where to see it when you write.

MICHIGAN MOTOR CAR COMPANY, Kalamazoo, Michigan

Owned by the Owners of the Michigan Buggy Company



Michigan
"40"

\$1,585

Special
Features

Four forward speeds, as used today on all the best foreign cars.

Over-size tires—35 x 4½ inches—wider, we think, than on any equal-weight car.

Electric lights with dynamo.

Center control.

Left-side drive, to which all the best cars are coming.

40 to 46 horsepower.

Long-stroke motor.

Brake drums, 16 x 2¼ inches, making them extra efficient.

Springs 2¼ inches wide—50 inches long in the rear.

Short-throw wheels, with 1½-inch spokes—12 to each wheel.

Demountable rims—Firestone quick-detachable, with extra rim.

Steering post adjustable. Also brake and clutch pedals, insuring perfect comfort and fit to every driver.

Wheel base, 118 inches.

Rear seat 50 inches wide inside—22 inches deep. Doors 20 inches wide. Tonneau room 50 inches either way.

Straight-line body, with 22 coats, designed by John A. Campbell.

14-inch Turkish cushions. More depth and comfort, we believe, than in any other car.

Nickel mountings.

Electric headlights, extra powerful—12½ inches in diameter.

Sidelights set in dash—flush with it.

Windshield built as part of body, easily inclined to any angle.

Mohair top, side curtains and envelope.

Electric horn.

\$50.00 Speedometer—4-inch face.

Over-capacity averaging 50 per cent. Each driving part sufficient for a 60-horsepower motor.

Foot rail, robe rail, rear tire iron, tool chest completely equipped, under running board, out of way.

Self-Starter

Men differ so about self-starters that we adopt no type as regular equipment.

Either a gas starter, or an unfailing electric starter, will be added at moderate extra price. The car has a dynamo lighting system.

MAIL THIS COUPON

Michigan Motor Car Company
Kalamazoo, Michigan

Mail me your 1913 Catalog.

Sixteen years of unchanged unit construction tell why Goodrich Tires are best for your car

FORTY-THREE years of successful rubber manufacturing are in Goodrich Tires. We made the original American clincher automobile tires. That was sixteen years ago, when automobile tire-making began. The twenty-seven years of rubber experience that had preceded were crystalized in our principle of Unit Construction.

This principle demonstrated its soundness from the start, and Goodrich Tires always have been and always will be so made. You know what you are getting in Goodrich Tires—they are a protection to your automobile, and they give you comfort and mileage.

Made as a Unit

Unit Construction means just what it says—each Goodrich Tire is made as a unit. The unit idea prevails in the placing of the layers of fine rubber-impregnated fabric which build up the backbone of the tire, and in the finishing with the thick, tough tread of the purest rubber which is compounded in a way our forty-three years of knowledge of rubber makes us know will resist road wear.

The result is a unit tire which is bound to give both resistance and resiliency, as both tire users and automobile makers testify by their choice.

Each layer of fabric, each strip of rubber—every part of a Goodrich Tire, is placed just as accurate knowledge of the demands to be made upon it demonstrates is best.

Goodrich
Best in the Long Run
Unit Construction
Tires

Users' Opinions a Unit

Goodrich Tire users are a unit in recommending them. Over a million Goodrich Tires did not satisfy the complete demand in 1912. Our increased factory facilities will enable us to take care of the much greater demand in 1913. Makers of 175,000 of the 400,000 new automobiles which will be marketed in 1913 have already contracted for Goodrich Tires.

Fully half the automobile output of 1913 will go from maker to buyer with Goodrich Tires as the original specified equipment.

This overwhelming verdict of automobile makers and owners is the most tremendously convincing argument you can desire for the advantage to you, as a tire user, in Goodrich Unit Construction.

Cured as a Unit

The critical point in making a tire is the curing—the vulcanizing. To be perfectly cured, rubber requires just as much heat—*once*.

Goodrich Tires are cured as a unit. Body and tread are cured together in our vulcanizers under proper heat. The rubber impregnation of the fabric strips, the breaker strips, side strips and the thick, tough tread, in this most particular operation, literally *become one tire—a unit*.

This is the secret of the non-stripping of Goodrich treads. Our unit curing converts the built-up tire into an integral structure, strong, full of life. We wouldn't cure the tire twice, any more than you would bake a pie twice.

Wear as a Unit

Goodrich Tires wear uniformly. Curing them as units unifies their strength as well as their buoyancy. The thick, tough tread—extra heavy and extra strong—because of the unit curing, is perfect at every point. One inch of it wears the same as another.

The Goodrich unit construction gives the same dependable staunchness to the body of the tire—the inside. Body and tread are one—they cannot come apart—they hold and wear together.

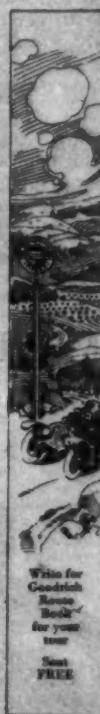
This is what the tire user wants.

For all these reasons you owe it to yourself and your car to buy only Goodrich Tires

If you are an experienced automobilist you know immediately the value to you of the verdict of the makers of nearly half the 1913 output of cars.

If you are not, their decision, coupled with that of hundreds of thousands of experienced motorists, is worth even more to you. Don't get your tire knowledge from future experience. Benefit now by the experience and judgment of all this majority of makers and tire users, and begin with Goodrich Tires. Goodrich dealers and service stations everywhere.

The B. F. Goodrich Company
Akron, Ohio



TELLERS' TALES

(Continued from Page 7)

During busy days it was the custom of the paying teller to have his luncheon sent in from a neighboring restaurant and to eat it in the cage. Sometimes, when the luncheon was particularly appetizing, this kindly hearted president would come sniffing round the back of the cage, and with a "My! That smells good!" would tap on the wires until I let him in to share the luncheon with me. I remember on one occasion when this was going on I stepped to the window to take a check from a hearty old German gentleman whom I did not know.

"Do you know any one in the bank?" I asked.

"The president, there, knows me," he replied.

Overhearing the remark, the president peered up, dropped his knife and fork, came up and greeted the old German gentleman most cordially. When I had paid the check and we had resumed our seats the president mused: "Old Joe! Haven't seen old Joe for years and years! Keeps a grocery out in C—. When I was in the grocery business we used to unload every mouldy old stale codfish we had on Joe!"

In the bank in which I first became a "cub" clerk—the memory of which employment is happier than I have words to express—there were two brothers. One was the receiving teller, the other the paying teller. By one of those strange and unfortunate freaks of domestic infelicity—a boyhood quarrel, perhaps—they did not speak to each other. When the occasion required they communicated through an intermediary, and I was usually the go-between. They spoke of each other as "the receiver" and "the payer." It was "Tell the receiver this!" or, "Ask the payer!"

This went on for a long while. They were the most accurate and painstaking clerks I have ever known; and, as the daily relations of the two positions were dependent one upon the other for absolute accuracy and confidence, you may know how implicitly the one trusted the other. One of the largest accounts the bank had was that of a corporation whose president was a boisterous, bluffing tyrannical martinet and a physical giant. The corporation made daily deposits and the president's deposit came in about once a week. It was his habit to send both deposits to the bank by the treasurer of the corporation.

An Old Feud Ended

One day the deposit slip of the president, among other items, called for "Coupons, \$1280." When the receiving teller checked off the slip the coupons were not there. He called the treasurer's attention to their absence and asked him if he should deduct the amount from the total of the ticket. He was told to do so, the treasurer adding that perhaps the president had forgotten to put them in the book. The treasurer went out, but shortly afterward returned, saying: "Mr. S—," referring to the president—"says the coupons were in the book—he put them there himself!" The receiver was equally positive that the coupons were not in the book when he received it. During the controversy the president himself came in. "The coupons were in the book—I know they were!" he yelled. "You cannot use them! If you try to I will have them traced—and I will have you discharged!" he threatened.

The receiver's face was crimson, but he said no word. A number of depositors had gathered at the desk. I noticed that, while the loud talking of the president was going on, the paying teller, brother of the receiver, was listening intently; and as the direct accusation came from the lips of the president he was quite near.

"Mr. S—," said the receiver, "you were once president of this bank and I worked for you. You know me well. I did not take the coupons! This is the first time I have ever been accused of a wrong act, and I will never forget it or forgive you for accusing me!"

There was silence; then the president stormed into the officers' room. In a few minutes he came hurrying out, carrying a small envelope in his hand; he went directly to the receiver's desk through the bank itself, past the busy clerks, past the paying teller's cage.

"Henry," he said, "I've found the coupons—they were in my pocket all the time. I'll apologize."

"Mr. S—," said the receiver, "you accused me of stealing those coupons! You accused me before a number of depositors. I have only my reputation. That is my capital. It is within your power to have me discharged; but"—and his voice faltered to a slow speech—"I will not accept your apology!"

Rage and consternation! What! A receiving teller not accept his apology! He towered above the small figure of the receiver. He raised his hand to strike, when—"Stop!" It was the payer's voice. He had come silently to his brother's side. "If you touch him," he quietly said, "you have got to lick us both! And—you may discharge us both! We will stand together!"

They were not discharged; and that afternoon, as was our custom when the bank was still and the clerks were all working toward a balance, the colored messengers got out their musical instruments—Jim his flute; George and Charlie their violins—and the tenors and the barytones and the bass struck the opening chords of Auld Lang Syne! Oh, I never have heard such music as they made! No sweeter voices swelled the chorus than those of the receiving and the paying tellers—the brothers who had not spoken for years!

The Old Man's Last Deposit

We had a dear, delightful old depositor once, who used to come into the bank almost daily. He had begun his business life as a pedler; then he became a storekeeper; then the head of a large clothing house, and finally retired after amassing a fortune. He was one of the kindest, most winning, generous and wholly lovable old Jewish gentlemen I have ever known. His smile would charm a bird off a tree! His knowledge of the English language was most limited, however, and his mind seemed stored with twisted aphorisms. One of them—"All vot looks like golt don't shine!"—became a sort of byword in the bank, and we used to say it to each other whenever the opportunity seemed to offer.

He called me Mr. Williams—why, I never knew. He called the paying teller Mr. Washburn, which was as remote from his true name as was my own. I remember his first use of the twisted quotation. I had returned a counterfeit five-dollar goldpiece to a depositor when the quaint old gentleman was standing by. Catching the lapel of my coat and cupping his mouth with his hand, he whispered to me: "All vot looks like golt don't shine, Mr. Williams!" It was overheard by some of the bank boys, however, and they took it up.

We all loved him and I think he had a sort of personal pride in the welfare of all of us. He used to go "home"—as he called it—to Russia every year, and he would bring back to each of us the most ingenious pocketbooks you could imagine—to teach us to save our money, he said. One year he went back home for a long stay.

During his absence I had been transferred to the paying teller's cage. Upon his return he came into the bank—greeted every one most cordially—and to each he gave some little gift. Mine was a knife of quaint design. We all thanked him heartily. He came in the next day, came up to my window and presented a check. It called for twenty-seven hundred dollars.

"How will you have it?" I asked—"Large bills?"

"Yes," he said; "the largest you haf."

I gave him two thousand-dollar bills, one five hundred and two hundreds. He took them and fumbled with them a long time; then folded them and put them into an inner pocket.

He still stood at the counter. I noticed that his face was turning pale. I made some pleasant remark; then asked him if I could do anything for him, as he seemed to be trembling.

"You—can—gif—me—the—money—for—the check," he said. His eyes were staring at me.

"I gave you the money," I replied. "You folded it and put it in your pocket."

His hands went to his pockets—to each one of them, fumbling and trembling. He was shaking violently and his eyes were becoming glazed. "I can't find it!" he said. "Are you sure you gif it to me?"

Play Billiards

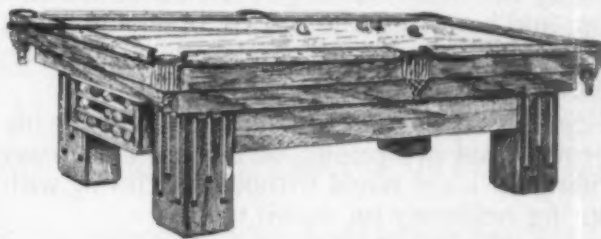
On the Brunswick

"Baby Grand"

Why not enjoy, in your own home, the most delightful and beneficial of indoor games?

The "Baby Grand" brings real billiards within reach of practically every home. We can only show, in an illustration, the splendid lines and perfect proportions of this famous Home Billiard or Pocket-Billiard Table.

The "Baby Grand" is a genuine "Brunswick"—made, sold and guaranteed by the oldest and largest billiard table concern in the world.



A Masterpiece in Mahogany

The table is San Domingo Mahogany, with a classic inlaid design, and has a genuine Vermont Slate Bed, covered with the finest imported Billiard Cloth. Standard Quick-Action Baby Monarch Cushions. The angles and cushion action are scientifically correct. The concealed Cue Rack and Accessory Drawer holds the entire playing equipment.

The "Baby Grand" is furnished either as a Carom or Pocket-Billiard or as a Combination Carom and Pocket-Billiard Table, as desired.

Equal in playing qualities to our large size tables used exclusively by the world's billiard experts.

Billiards—the Royal Game

Today, as in the early courts of the Kings of France and England, billiards is the reigning favorite among all indoor amusements.

Billiard playing affords the mental relaxation, stimulating exercise and wholesome amusement which men of affairs must have to keep "in fighting trim." It is a better tonic for tired nerves than the best doctor can prescribe.

Parents who provide a "Baby Grand" Home Billiard or Pocket-Billiard Table for the entertainment of boys need offer no greater inducement for

them to spend their evenings at home.

The billiard enthusiast can practice at home, without cost, the difficult shots made by professionals.

The social advantages of owning a home billiard table are self-evident.

The home billiard room becomes the center of attraction for the entire neighborhood.

Billiard parties and amateur tournaments are always gala occasions.

To men and women, boys and girls, the fascination of billiards, its rivalry and fun, appeal with equal force.

All Styles and Sizes of Brunswick Tables

Complete Playing Outfit Free

In addition to the Baby Grand Styles, we offer a line of Brunswick "Convertible" Billiard and Pocket-Billiard Tables.

When not in use as billiard tables, they can be instantly converted into handsome

dining and library tables or davenport.

Complete Playing Equipment and all accessories furnished free with each table. Bridge, rack, markers, rules and book. "How to Play."

Over a Year to Pay!

Beautiful Book, "Billiards—the Home Magnet," Free!

The purchaser has the option of paying all cash or small monthly payments spread over an entire year.

Send for our beautiful book showing all styles of Brunswick Home Billiard and Pocket-Billiard Tables in actual colors.

Buy direct from factory and thus secure the lowest net prices. We ship billiard tables all over the world and guarantee safe delivery.

We pack and crate tables with the utmost care. Send the coupon today.

THE BRUNSWICK-BALKE-COLLENDER COMPANY

Dept. C X, 324-328 South Wabash Avenue, Chicago (70)

Gentlemen:—Please send the beautiful color-illustrated catalog

"Billiards—the Home Magnet"

and details of Easy Purchase Plan to

NAME _____

ADDRESS _____

TOWN _____

STATE _____

Your car is not "Fully Equipped"
unless it has

GABRIEL Rebound Snubbers

Because:

—Snubbers are just as necessary to economical up-keep and riding comfort as top and windshield are to protection from the weather.

—they check the rebound and put a stop to swaying and bouncing and spring breakage; work without noise or rattle and never require re-adjustment.

—Snubbers alone have kept pace with the improvements in springs, so as to ensure easy riding on rough roads without interfering with spring resiliency on smooth roads.

You will notice Snubbers on the leading cars

Write us name and model of your car, and we will tell you how little Snubbers cost and how easily anyone can put them on.



Gabriel Horn Mfg. Co.

1408 E. 40th St., Cleveland, O.

Makers of the famous GABRIEL Musical Horns and auto accessories.

AGENTS PORTRAITS 35c. FRAMES 15c.
Sheet Pictures 1c. Stereoscopes 25c.
Views 1c. 30 days' credit. Samples and catalog free.
Consolidated Portrait Co., Dept. 3356, 1057 W. Adams St., Chicago

PATENTABLE IDEAS WANTED. Manufacturers want Owen patents. Send for 3 free books; inventions wanted; prizes, etc. I get patent or no fee. Manufacturing facilities.
RICHARD B. OWEN, 25 Owen Building, Washington, D. C.

"BEST IN THE WORLD!"



Add a Tea-Spoonful to a Cup of Salad Dressing.

An Appetizer.

LEA & PERRINS'
SAUCE

THE ORIGINAL WORCESTERSHIRE

Have a bottle on the table as well as in the kitchen. Once used, the whole family will have it.

An indispensable relish for Soups, Fish, Roasts, Steaks, Game, Gravies and Chafing Dish Cooking.

Sold by Grocers Everywhere.

PLAYS Large List. Vandeville Sketches. Dialogs, Monologs, Hand Books, Drills, Operettas, etc. Catalogue free. T. E. DENISON & CO., Dept. 26, Chicago, Ill.

A Gold Watch and Chain for any alert boy—free of charge. Let us explain. Sales Division, The Curtis Publishing Company, Philadelphia, Pa.

Housekeeping Comfort

YOU will never know what it is until you use an O-Cedar Polish Mop. It puts an end to back-breaking stooping and bending and getting down on your hands and knees to clean, dust and polish hardwood floors.

O-Cedar Mop
Polish Mop

\$1.50 at your dealer's or sent, prepaid, on receipt of price. Full satisfaction guaranteed or money refunded.

Channell Chemical Co.
1432 Carroll Ave., Chicago, Ill.



I saw there was something wrong and called the cashier; together we went out from behind the counter, but by the time we reached him he was lying crumpled up on the floor of the bank, and before we could get medical aid he was dead!

"All vot looks like golt don't shine, Mr. Williams!" was not heard upon the lips of the bank boys after that for months. The day's work and the day's worry and the day's gladness softened the memory of the tragedy, of course; but none of us ever forgot the quaint, kindly, charming old Jewish gentleman, whom we all loved.

Ah! How shall I write of the old Street, the old days and the old ways as I wish!

The words will not walk as I want them to do.

I try and I try, and the lines are dull, As though they were damp, and the phrases fall

Limp and unlovable!

The old order changeth! The old order changeth!

We say and we say and we say—

And we promise, engage and declare; But a year from tomorrow was yesterday, And yesterday is—Where?

How swiftly the shuttle of the business loom flies! It shifts and it veers and it alters. It weaves strange ceremonies and shrouds for some—glittering garments of gold for others! One has but to read the record of its flight as shadowed forth within the pages of some old bank's Credit Journal. Here are the entries—rows and columns of them—bald, unromantic, unsentimental; yet how much of sentiment and romance they contain! Trace the columns and the names! This proud house—its credit standing and stability unchallenged—its daily deposits running into the thousands! This small, obscure one—its deposits, made weekly, perhaps totaling in hundreds! Watch them as the fleeting years pass!

Some day out of a clear horizon a storm bursts. The proud house goes down in the stress of it; while the little one, its sails trimmed, weathers the gale. The little ship rides safely into a safe harbor and sees the gleaming shores of a good living; the other drifts a derelict, goes to pieces, and the debris is shuttlecocked by the shifting winds into flotsam and jetsam that strew the beach.

Oldtime bank clerks, too, what's become of them? Some of them—alas! many of them—have "gone home."

Only the other day one, whom I had known when the tide of prosperity seemed setting strongly toward landing him upon the gleaming shore I have spoken of, accosted me upon the street. I scarcely knew him; his clothes were unkept and ragged. He poured into my ear a hard-luck story, the equal of which I have seldom heard. Others have drifted to other cities—many have prospered—through no rewards, however, wrought out in the stress and the rigor of their duties in the wire cage and at the desk; rather, as one of them expressed it, by leaving everything that belonged to the bank with the bank when they left it. Happily I meet some of my oldtime comrades upon the street almost daily; happily, too, I frequently come into contact with one whose "cub" I was—one of the brothers of the story I have told you. His greeting is blithe, gay and cheerful. Often we recount the stories of the old boys and the old days—rehearse the tales and the bywords that were current when we were together behind the bars of the gilded cage. The twisted aphorisms of the quaint old Jewish gentleman are frequently upon his lips, and frequently his parting words are: "Don't forget it, Jack! 'All vot looks like golt don't shine, Mr. Williams!'"

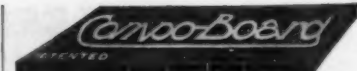
A Wee Bit Thrifty

JACK STONE came up to London from Glasgow with a story of a Scotchman who was peculiarly Scotch.

This Scotchman sent in his card to a theater manager with the request for free seats. He was summoned to the manager's office and asked a question or two. Then the manager wrote a few words on a bit of paper and told the Scotchman to present that paper at the box office and he would get the seats.

The Scotchman expressed his thanks. As he turned to go out he noticed his own card on the manager's table. He picked it up and said:

"Ye'll no be wantin' this noo, I'm thinkin'; an' I'll tak' it wi' me. It'll do to use agin'!"



Is an Improvement Over Lath and Plaster

DON'T THINK of Compo-Board as a substitute for lath and plaster. It's an improvement—better in every way—stronger, more durable; warmer in winter, cooler in summer; resists fire much longer; smoother; lends itself more readily to any desired scheme of decoration, whether with paint, kalsomine or wall paper. It is cheaper in the long run—much cheaper—because it lasts



longer, never needs repairing, will not mar when furniture is knocked against it, holds wall paper longer. Its many advantages far outweigh its economy.

The cross-section view at the bottom reveals the unique construction that gives Compo-Board its desirable features. The core or "backbone" is a layer of kiln-dried wood slats; on each side of this is a layer of air-tight cement, then on the outside layers of specially prepared paper—the whole pressed under intense heat into a straight, stiff sheet 1/4 inch thick.

This Free Sample Will Convince You

It will give you a chance to test, compare and prove all we claim. Our interesting books are also well worth while reading. Just send your name and address.

Compo-Board is sold in strips four feet wide and one to eighteen feet long by dealers in nearly every town.

Manufacturers are finding many profitable uses for Compo-Board. It is better than wood for many purposes. Write for the experience letters from some of them.

Northwestern Compo-Board Company

4303 Lyndale Ave. North, Minneapolis, Minn.
The border of this advertisement is a slightly reduced cross-section illustration of Compo-Board.

MUSIC Taught by Mail 14 Cents a Week

In order to advertise and introduce our home study music lessons into all parts of America, we are making a special introductory offer.

We successfully teach Piano, Organ, Violin, Mandolin, Guitar, Cornet, Banjo, Cello and Sight Singing. You may not know one note from another; yet, by our wonderfully simple and thorough method, you can soon learn to play. If you are an advanced player you will receive special instruction.

Our lessons are sent weekly. They are so simple and easy that they are recommended to any person or little child who can read English. Photographs and drawings make everything plain.

If you accept our special offer you will be asked to pay only a very small amount (averaging 14 cents a week) to cover postage and necessary sheet music. We have successfully taught others and we can successfully teach you.

Write today for our Free booklet, which explains everything. It will convince you and cost you nothing.

INTERNATIONAL INSTITUTE OF MUSIC

28 Fifth Ave., Dept. 277 B, New York

15 Days' FREE Use



Piedmont Southern Red Cedar Chest makes ideal birthday or wedding gift. Protects fire and wreaths from insects, mildew and damp. Write for illustrated 56-page catalog showing all beautiful designs in Piedmont Chests and amazing low prices. Also book "Story of Red Cedar". All postpaid, FREE to you. Write today. Piedmont Red Cedar Chest Co., Dept. 54, Statesville, N. C.

Ladies' Home Journal Patterns



No. 7494-7495

have the individual style and the perfect fit that you want. Beyond that they are the economical pattern to use, because of our exclusive and patented methods. We make and sell millions of patterns a year. Every one of them is cut by hand, so that every one is absolutely accurate, without using a fraction of a yard more than is absolutely necessary. The very few directions are simple and clear. With each pattern we give you our patented guide-chart which shows just how the pieces go together. We make the whole thing very easy. Ladies' Home Journal Patterns

Are Guaranteed Perfect

If by any possible chance the one you use should be imperfect, take it back. For we tell our merchant to make good to you at our expense not only on the pattern, but also on any materials which might have been spoiled through our fault. You are absolutely safe when you use Ladies' Home Journal Patterns.

STYLES—The consensus of style dictates from Paris and New York.

FIT—Insured because patterns are cut by hand—a separate pattern for every style.

COMPLETENESS—Patterns for every sort of garment. Every woman finds what she wants.

EASY TO USE—Clear, easy directions and patented guide insure it.

GUARANTEE—Cost of material returned if pattern is defective.

ECONOMY—Patterns require the minimum of material and, therefore, economize.

The New Fashion Authority

From February 5th, your local Ladies' Home Journal Pattern agency will be able to supply complimentary copies of the new \$400,000 fashion authority, "Good Dressing," edited by the editors of The Ladies' Home Journal. This new fashion journal—"Good Dressing"—is brimful of new ideas. The latest Paris and American styles are there—dozens of them. Then there are articles on "What to Wear with What," "Color Harmonies," William Faversham's idea of what a woman should wear, Julia Marlowe's idea of what a bride's gown should be, etc., etc., etc.

You'll want "Good Dressing" when you see it—want to take it home with you. And you'll want every subsequent number. Call on the store in your locality which sells Ladies' Home Journal Patterns and get your complimentary copy of this interesting new magazine. Or, if you do not know who is the local agent for Ladies' Home Journal Patterns we will mail you a complimentary copy if you will just send us the attached coupon, or, we will send it to you for a whole year—12 numbers—if you enclose 25 cents to pay bare cost of postage.

Send us this coupon and get a free copy. If you want "Good Dressing" for a year, enclose 25 cents.

THE HOME PATTERN COMPANY
629 West 43d Street, New York

Dealers write. A few towns still open.

Name _____

Address _____

Name of store where you shop

Welsbach

LIGHTING SERVICE

When
You Buy a
Welsbach
Mantle,

you know its reliability. You know the maker assures its superiority. You know that Welsbach Mantles are stronger, brighter, preserve truer color value, and consume less gas than any other mantle.



FOR
UPRIGHT AND INVERTED
LAMPS

BEST QUALITY, 30c.
OTHERS, 25c, 15c, 10c.

SOLD BY
ALL GAS COMPANIES
AND RELIABLE DEALERS

WELSBACH COMPANY
Gloucester New Jersey

To
Avoid
the Risk of
Inferiority

that always goes
with the unknown,
you must discriminate—say “Welsbach” and mean Welsbach.

BUY THE GAS MANTLE WITH THIS
SHIELD OF QUALITY ON THE BOX

THE BUSINESS SIDE OF THE CHURCH

(Concluded from Page 10)

The board did not dodge this issue as many of the churches had done, but built upon it instead. The first form of gathering in the old church was an open forum for debating social problems. Speakers of national reputation were invited to make addresses, and questions and discussions followed. At the same time a survey was made of the whole neighborhood and, as the actual needs of the population were decided upon, the work was extended.

Today the Labor Temple is open every night in the week, while on Sundays there is a continuous service from half past two until ten o'clock. It has an orchestra, a fine choir and musical classes. It has work, study and special organizations for men and women, boys and girls. It promotes athletics, provides savings-bank facilities, instructs in health, hygiene, housekeeping.

The religious services proper, on Sundays and Friday nights, might seem to be overshadowed in a weekly program of about thirty different gatherings, enlivened by moving pictures, travel lectures and literary readings. Strict religious decorum would certainly be shocked if it heard a Labor Temple audience applauding a good sermon—it habitually applauds even the prayer. Actually, though, as much time is given to religion as in the average church, and the rest is simply an enlargement of practical Christianity—an effort to show people that Christianity means instruction, improvement, better knowledge of one's neighbors, better living conditions.

Social service broadens church work and puts energy into members, because it gives the latter, and particularly the men, something definite to do. Yet it is only one direction in which constructive business methods are being applied to church affairs.

A minister made the statement that if his church were burned down the men in the congregation would raise a hundred thousand dollars in a few weeks to build it again, because that would be a man's work.

Cutting Out the Waste

Until now it seems as though even men of good business judgment have hesitated to tackle church business on every-day business lines. Many of the church tasks assigned to men were chores rather than tasks; and a man might do them for years, yet never get anywhere—or get the church anywhere either.

The man accustomed to fighting waste and lost motion in his business finds plenty of it to be eliminated in the church. There are too many churches of different denominations in the community, or there is too much church plant for the work that is being done. The broadest plans for church unity are now on foot, and their ultimate success in a worldwide consolidation of all churches depends very largely upon the trustee, the vestryman and the elder applying business sense to the affairs of the local church; for unity calls for little adjustments between men and interests, such as are necessary in managing employees or settling upon business policy in a directors' meeting. In such activities the general manager and the factory superintendent find themselves right at home, and as they carry them out with plain business sense the old limits of dogma disappear.

The revivalist comes to a town and by his vivid setting forth of spiritual values rouses the slumbering good in people. When the meetings are over, however, the plain business man is necessary if the results of such a moral awakening are to be put to practical ends. In this case probably the man accustomed to getting results by follow-up methods in business would most skillfully turn the revivalist's converts into church-workers and members. So—with the expert accountant who likes to keep track of things in figures, and the engineer who puts them into graphics and charts, and the executive who organizes expenditure in a regular budget, and the buyer skillful at getting the utmost out of a given appropriation, and every other business man—in church management, as it is now understood, there is an outlet for all their energies, an opportunity to work for the church just about as they work for themselves in every-day business.

Editor's Note—This is the first of a series of articles by James H. Collins. The second will appear in an early issue.



“Use these
if you want the best
Bouillon you've ever tasted.”

“You want to be sure to get ‘Steero’ Cubes, because there is no other bouillon which has the delicious flavor of ‘Steero’ Bouillon. Don't accept anything else.”

“STEERO”

(Reg. U. S. Pat. Off.)

Bouillon Cubes

Made by American Kitchen Products Co., New York

The unrivaled flavor and quality of “Steero” Bouillon are due to our special method of blending the flavors of carefully selected beef, vegetables and spices.

Just drop a “Steero” Cube into a cup and pour boiling water on the Cube. No cooking, no trouble.

Write us for Free Samples
try them; you'll agree with us that “Steero” Cubes make the best bouillon you've ever tasted.

Ask for “Steero Bouillon” at Soda Fountains
If your druggist, grocer or delicatessen dealer can not supply you with “Steero” Cubes, send us his name and we will send you a box of 12 Cubes, postpaid, enough for 12 cups. Boxes of 50 Cubes and 100 Cubes are more economical for regular home use.

Distributed and Guaranteed by

Schieffelin & Co.

177 William Street, New York

Under Pure Food Law,
Serial No. 1



Any Boy May Have A Watch of His Own

IF YOU have no watch, or if your watch is not a good time-keeper, you need a good watch like the ones we are giving without charge to boys who sell

The Saturday Evening Post
The Ladies' Home Journal
The Country Gentleman

The watch we offer will keep accurate time. It is a good-looking watch—a has a gold-filled case guaranteed for twenty years. A heavily-plated gold watch chain goes with it, all free of cost.

We need a wide-awake boy in your neighborhood to do some pleasant work for us after school and on Saturdays. In addition to the watch and chain, you may earn a dollar or more each week. Thousands of boys are doing it.

Upon request we'll tell you how to obtain the watch and chain and any one of 600 other splendid prizes listed in our Book of Rebates. Write to

Sales Division
The Curtis Publishing Company
Philadelphia, Penna.

SHORTHAND

New
Taught
By Mail

In 18 Easy Lessons! Positively guaranteed. System taught by us adopted by public schools in Boston, Denver, Buffalo, Omaha, Seattle and more than 2000 other cities. America's most popular shorthand because easy to learn, read and write. Complete stenographic courses by mail. Typewriters furnished. Low cost, easy terms. Write now for free book on big salaries and opportunities. Postpaid everywhere.
Chicago University of Commerce, Box 5595, Chicago, Ill.

GET America's Star Roses
GUARANTEED. Catalog Sent Free
500 of the Best Roses for America. Vigorous, own-root plants. 11 leaders shown in natural color on 18 others from photographs. Contains full information about how to select, plant, prune and grow. WRITE TO-DAY for this valuable book, with FREE DELIVERY OFFER.
THE CONARD & JONES CO., Box 90, West Grove, Pa.
Rose Specialists—50 Years' Experience.

A Real Knife For a Real Man

Not the ordinary gift knife, but a genuine hand forged English Razor Steel Knife that will cut and hold the edge—fully guaranteed. We will put any photo or lodge emblem on one side of the transparent handle, and name and address on the other.

Cut one-third actual size.
No. 3—Price \$1.00
No. 2—Price \$1.25
Agents wanted. Write for catalog and terms.
Golden Rule Cutlery Co., 300 W. Lake St., Dept. 44, Chicago

PATENTS
EXPERIENCED INVENTORS employ my method. So will you eventually. Why wait? Free book and application blank. W. T. Jones, 901 G Street, Washington, D. C.

Protect
Yourself



Ask for
ORIGINAL—
GENUINE

The
Food-Drink
for All Ages

Others are
imitations
All Druggists

STUDY LAW

AT HOME

Become an LL.B.

Only Law School of its Kind in America

ONLY recognized resident law school in the United States conferring Degree of Bachelor of Laws—LL. B.—by correspondence. ONLY law school in U. S. conducting standard resident school and giving same instruction, by mail. ONLY law school giving over 450 class-room lectures to its extension students. ONLY law school giving a full 3-year, University Law Course, by mail, having an actual faculty of over 30 prominent lawyers, (3 of whom are Assistant United States Attorneys) in active practice. Complete Extension Course in Grammar and Public Speaking free. We guarantee to prepare our students to pass bar examinations. School highly endorsed and recommended by Government Officials, Business Men, Noted Lawyers and Students. Send today for Large Illustrated Prospectus. Special courses for Business Men.
HAMILTON COLLEGE OF LAW, 903 Ellsworth Bldg., Chicago, Ill.

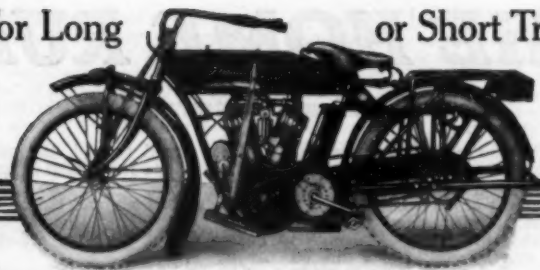
New Typewriter \$18

A Remarkable Typewriter. Carried in Grip or in Overcoat Pocket. Standard Keyboard. Does All that Higher Priced Machines Do. Over 26,000 in Daily Use. Bennett Portable Typewriter has less than 250 parts, against 1700 in others.

That's the secret of our \$18 price. It's built in the famous Elliot-Fisher Billing Machine Factory, sold on a money-back guarantee. We 4½ lbs. You can carry for home use, business or trips. Send for catalog and Agents' Proposition.
C. Q. Bennett Typewriter Co., 346 Broadway, New York

AGENTS TAILORS, MERCHANTS.
Start a \$15.00 Suit store. Made-to-Measure, All-Wool Spring and Summer Line ready. We want our line in every town and city in U. S.
LEEDS WOOLLEN MILLS, CHICAGO, ILL.

For Long or Short Trips



The Indian Motorcycle

YOU can make no mistake in purchasing an Indian. The 1913 models are as usual a year ahead of the next best make.

The leading feature of the new Indian machines is the successful solution of the comfort problem. The Cradle Spring Frame, an exclusive Indian feature, has abolished vibration and jolting.

Ten other new features include the equipment of footboards in addition to pedals and an improved luggage carrier. There are further 29 minor improvements. No extra charge for any of the new features. No increase in prices.

Prices { 4 H. P. Single, \$200 } f. o. b. Factory
 { 7 H. P. Twin, \$250 }

1600 dealers have Indian 1913 models in stock.
 Ask for a free demonstration or write us for catalog.

THE HENDEE MFG. CO., 901 State St., Springfield, Mass.
 Chicago Denver San Francisco Atlanta Toronto London



How Science Has Made the South Bend Immune to Climatic Changes

In every town and city you see the ever-blinking electric sign—

Now the sign is lighted up—now it is dark.

The magical change is accomplished by the unequal expansion and contraction of two strips of metal, steel and brass, sweated together, thus

making and breaking the electrical circuit.

This same scientific principle is applied to the balance wheel of the South Bend Watch.

The wheel is composed of steel and brass so proportioned as to compensate for every change of temperature.

"South Bend" Watch

Every adjusted South Bend Watch is tested alternately in an electric furnace and an ice box with temperature below freezing—

And not until there is barely a second's variation in these extreme temperatures is it permitted to leave the factory.

A South Bend Watch must run continuously and accurately for seven hundred hours—

It must keep accurate time under every conceivable condition and receive four hundred and eleven inspections before it is ready for you. (116)

This is why it's the most reliable watch for you to buy—

And when you buy a South Bend Watch be sure to ask for a Double-Roller South Bend Watch.

It is as much better than a single-roller watch as a four-cylinder automobile is better than a one-cylinder.

If you would like to know more about this Double-Roller South Bend Watch before you buy, drop us a postal card and we will send you this information which you ought to have.

South Bend Watch Co., 1 State Street, South Bend, Ind.



Is every letter written twice

in your office—once with a pencil in shorthand and once on the typewriter?

By the Dictaphone system each letter is written only *once*—on the typewriter.

You do your dictating whenever you please, and your typist puts *all* her time into *typewriting*. The saving (not to mention your convenience) equals the cost of the stamps on all the letters you mail.

Demonstration in your own office and on your own work. Reach for your telephone and call up the Dictaphone. If you do not find that name in the directory, write us.

THE DICTAPHONE

Box 152, Tribune Building, New York, Columbia Phonograph Co., Gen'l. Sole Distributors
 "YOUR DAY'S WORK"—a book we should like to send you.



Things are looking up

Life

Is no exception to this rule. There is nothing small about Life except its Miniature edition (free to any address for a two cent stamp) and its price—ten cents a week. By Obeying that Impulse and subscribing you save the haunting dread of not seeing it regularly.

The Awful Number is growing warm

SPECIAL OFFER
 Enclosed find One Dollar (Canadian \$1.13, Foreign \$1.26). Send Life for three months to

Open only to new subscribers; no subscription renewed at this rate. This order must come to us direct; not through an agent or dealer.

LIFE, 70 West 31, New York

ONE YEAR \$5.00. (CANADIAN \$5.52, FOREIGN \$6.00)



P. A. in the vest pocket edition—the toppy 5c red bag.



Pin this in your hat, says "Hunch":

P. A.

in that toppy 5c weather-proof bag puts more cents in a nickel than you or any other smoker ever did get!

Get this thought, then blaze away!

without a bite, no matter how long or how hard you smoke it. And always cool, delicious and fragrant. Just makes one jimmy pipeful deserve and demand another!

Be fair to your tongue, this cheerful New Year. Get the spirit of 1913. You fire up a jimmy pipe all jammed full of

PRINCE ALBERT

the national joy smoke

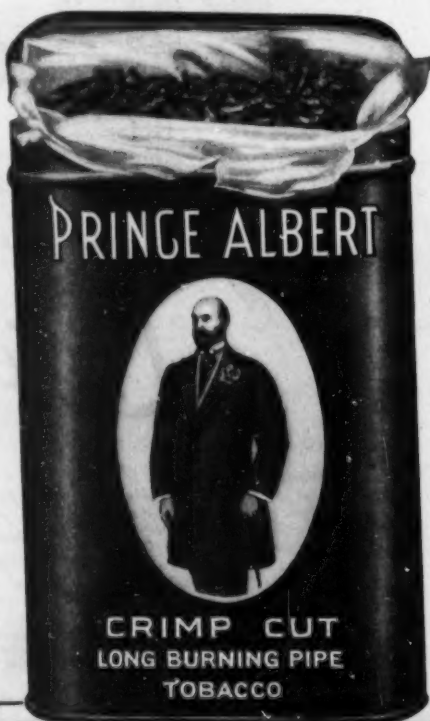
That's the short cut to *real* pipe joy. Just fits your taste like a glove—any time or anywhere you smoke it!

Try all the other brands. *Know for your ownself* just what the patented process by which P. A. is made means to *your* tongue, to *your* capacity for long, sweet smokes!

Say, P. A. just puts a fellow on the jimmy pipe map! Nail it!

You buy Prince Albert everywhere. In toppy red 5c bags, tidy red 10c tins and pound and half-pound humidors.

R. J. REYNOLDS
TOBACCO CO.
Winston-Salem, N.C.



THE HOME RUN

By Fannie Hurst

CHARLEY, after his first bewilderment at receiving the prize, ripped open the paper. "Gee!" he cried. "I guess they ain't swell—a pair of red silk socks!"

The guests crowded about him with polite Ohs! and Ahs!

"They're swell, Freda; and I sure do like red. I seen some just like these in Rudd's, on Broadway."

"Aw, cut it out!" sang Jimmie from the piano, where he picked at a tune. "I was with her when she bought 'em—forty-nine per at Tracy's, mercerized and guaranteed to look like silk."

"Maw, call Jimmie!"

"Oh, look!" trilled Miss Angie. "I got the booby—ain't it a cute little bottle! I never was one to make ugly faces. I just love Little Fairy Cologne! Here, smell! Quit that, Heine!"

"These are sure swell reds, Freda," said Charley.

"I'm glad you like 'em," said Miss Freda with indifference. She resumed her place beside Mr. Koolaage.

The evening waned, the voices became softer and the sing of the four bright-burning gas-jets louder. Mrs. Stutz and Charley found chairs side by side.

"Ain't it awful, Charley—Paw out there in the kitchen!"

"Let him sleep; he ain't got no use for this society business."

"Paw was sayin' that he could have sold today fer eighteen hundred—easy time, Charley."

"Yes," said Charley, his gaze wanderin'.

"I guess you're right, though, wantin' to hold out fer two thousand; but Freda she gets kind of impatientlike—a lively girl like her wants everything done at once."

"Maybe we're tryin' to sell for nothin'. What if, after we find a buyer and I quit my job and we land the uptown store, Freda ain't goin' to want me?"

"Stuff!" said Mrs. Stutz, a shade of uneasiness in her voice. "She's a good, steady girl. A woman's a woman and likes to play up sometimes. When I was a girl there was many a time I had Paw where he didn't know where he was at—but I was only playin' with him all the time."

"I'm so strong for Freda I guess it don't take much to make me sore; but, gee! a fellow can't stand for everything!" said Charley, the tail of his eye on the divan.

"Me and Paw put a lot of store by you, Charley. I always tell Freda she's a lucky girl to be gettin' a fine, steady boy like you—a boy that's got respect for us, and ain't too wild to stay at home and play pinocle with Paw of an evening."

"Gee!" said Charley stoutly. "There ain't nothin' I like better'n a game with the old man, even if he does cheat."

"Now, Charley," said Mrs. Stutz with playful voice and gentle eyes, "ain't I seen you playin' cards to please Paw when you couldn't keep your eyes off Freda sittin' at the piano? You're the greatest boy for bein' good-hearted!"

"Paw ain't such a bad penny!" said Charley. "You've just gotta know him—that's all."

"No," said Mrs. Stutz, a tentacle of wrath flashing in her eyes; "but ain't his manners shameful? Ain't him and Freda acted shameful this evenin'?—Freda at her own party too!"

"Well, Heine," said Miss Angie, arching her neck and tilting her small chin, "if there's goin' to be any gelatine sold Monday it looks to me like I got to be gettin' in my beauty sleep."

"Oh, any time you need beauty sleep!"

"Heine, if you don't quit your jollyin'—"

Miss Angie left unsaid the extent of her threat.

"I guess I'd better be goin' too," said Miss Gertie, rising from her chair and gazing timidly at her escort.

"What's your hurry?" protested Miss Freda.

Miss Angie rose and the guests with her.

"It's high time we was goin'."

The girls filed into the bedroom.

"You don't need to bother comin' with us, Mrs. Stutz—we can find our things," remonstrated Miss Gertrude.

"Oh, I'll come along," said Mrs. Stutz by way of rillery—"I'm afraid you girls might take something!"

They passed through the portières in smiling file and reappeared in scarves and cloaks.

"We've had a grand time, Freda, and thanks for the booby. Good night, dearie—I'll see you at the store Monday," said Angie.

The various guests expressed various appreciations.

"Good night, Freda," Mr. Otto Tobin extended a hand and as Miss Freda was about to take it withdrew it sharply. "Give it to Koolaage—he's savin' hand-shakes!" said Mr. Tobin.

The group shouted with laughter.

"Oh, Otto, ain't you always the life of the crowd though!" gasped Miss Lulu. "You sure have been the cut-up tonight!"

"Good night, Mrs. Stutz."

"Good n'ght, Gertie. Give my love to your mamma."

Charley wriggled into his coat and crammed the tissue-paper-wrapped package into a deep side-pocket.

"Good night, Freda! Ain't you goin' with me tomorrow to—"

"Good night, Charley! Mr. Koolaage, if you'll wait a minute after the others I'll finish what I was tellin' you about," said Freda.

"Sure!" said Mr. Koolaage.

The group gathered on the dim-lit landing, repeated their adieus and clattered down three flights of stairs—only Mr. Koolaage and Freda remained at the top.

Looking back from the lower hall, Charley could see their faces outlined by the head of gaslight; their heads were bright and surrounded with light like Scripture pictures; and on their faces an expression that sent Charley to bed with a sensation as if a boulder attached to a string were anchored to his heart.

For fifteen minutes Miss Freda and Mr. Koolaage remained on the landing in low-voiced conversation; the door to the Stutz apartment opened and closed significantly, and twice Mr. Koolaage made a feint to leave. When he finally departed he held Miss Freda's hand lingeringly.

"See you Monday, Miss Freda."

"Monday, Mr. Koolaage," she repeated so softly that her voice was muffled in a whisper.

In the Stutz parlor but one of the four gas-jets remained burning; the chairs were set back in place and Mrs. Stutz was engaged in making up her son's davenport bed.

"I was just gettin' ready to call you in, Missy. In my day a girl didn't take on like that when she was keepin' steady. You ought to be ashamed—the way you acted tonight!"

Miss Freda jerked open her dress halfway down the back.

"Don't begin, Maw. You always do spoil things for me by beginnin'! I didn't do nothin' I wouldn't do again."

"You didn't, didn't you? You didn't hurt Charley's feelin's and humiliate him by carryin' on with that window dresser—you didn't hurt the feelin's of a boy that would jump into the harbor for you!" Mrs. Stutz patted a pillow into place and turned a warm, indignant face toward her daughter. "There ain't no good ever comes from actin' like that."

Jimmie without coat and collar entered from the kitchen.

"Aw! I seen you, Missy!" pointing a finger of scorn at his sister. "I seen you, Missy!"

"Maw, make Jimmie quit buttin' in! I wish you could have seen him cuttin' up tonight—he was squinting at Mr. Koolaage and me; and I was so mortified I nearly died, him doin' that and Paw goin' to bed while they was here."

"There ain't a finer boy than Charley, and he'll be your friend when a dandy like this Koolaage's gone and forgotten. It ain't always the looks and the money that comes out first."

"That was a snide-lookin' dress that Angie wore tonight, wasn't it? That's the kind I was tellin' you I seen at Bloom's fer three-ninety-eight," said Freda.

"I always say girls ain't like they used to be. Girls are so empty-headed nowadays—all that gets 'em is flashy dressin' and big talk."

"Aw, Maw, lemme alone! I guess I know what I'm doin'! I didn't do nothin' to Charley."

"Don't you gimme none of your back talk, Freda! I'll talk the way I want to. Jimmie, take your feet off that chair!" Jimmie wagged his head and made a queer noise in his throat.

"I told you she was strong for the window dresser—didn't I, Maw? I can read her as easy as I can read a telegram through the envelope. Gee!—strong for a fellow that shoots his handkerchief up his cuff and don't know the difference between the White Sox and the Red Sox!"

"Maw, make Jimmie quit!"

"Jimmie, we're goin' out of here; and you go to bed, and don't let me have to call you twice in the mornin' or I'll sure tell Paw how you sassed a lady! Come on out, Freda; we'll do the dishes."

"Maw, it's after twelve—let's let 'em go and let's get up early."

"I never have left dishes over night and I'm not goin' to begin now. It ain't too late for you to stand out in the hall and give the neighbors something to talk about, is it? It may be the style with you and your stylish friends to leave the dishes stand over night, but I ain't one of them. I'm a plain woman that's had to work hard all her life—I am! Give me that cup towel."

"Here, I'll dry those glasses," said Freda. "If I see any more of your cuttin' up I'll tell Paw, sure! Here's him and Charley tryin' to sell, all to satisfy you, and you—"

"Shall I save these cakes?"

"Yes; put 'em in the cupboard and dry these plates."

"I think my red dress looked real good tonight—don't you?"

"I always say it ain't the looks that count—Charley ain't what I'd call right handsome, but a better boy never drew breath."

"Everything's away now, ain't it? Good night, Maw!" Miss Freda bent and kissed her mother lightly on the cheek. "Good night, Maw!"

Mrs. Stutz placed her arm timidly up about her daughter's neck.

"You've been a good girl, Freda. Don't go getting ideas in your head that can't bring no good!"

"Good night, Maw."

"Good night, Freda."

Miss Freda sought out her little corner of a room. In her coarse white nightgown, her firm white shoulders half bare and her neck with the soft curves of her throat rising and falling, she sat on the edge of the bed, braiding a whorl of shining brown hair over one shoulder and staring round-eyed before her.

There were various modest necessities on her dresser—a hairbrush with a yellow wood back, a shoe buttoner with a corresponding yellow wood handle, and a gold-and-blue-and-white china powder dish on a lace mat. A small bunch of artificial cherries was impaled by a pin in one corner of the mirror, and in an opposite corner a flashlight photograph of Charley, taken indoors, showed him white-eyed against a lace-curtain background.

Freda regarded that corner of the mirror with soft, unseeing eyes; then she turned out the gas and crept into bed, with her heart thumping unevenly and little thuds of excitement skipping up and down her spine.

Mark & Silver, fancy grocers, fruiterers, importers, occupied sixty-nine by sixty-nine of the most expensive feet on Broadway.

Mark & Silver's store was faced in plate glass—the expensive, heavy, beveled kind, which reflected a highclass interior and the tilt of ladies' bonnets as they passed.

Within this shining emporium, Miss Freda Stutz, in a brass-barred cage between the crystallized fruits and the fancy soaps, and directly opposite the imported sausages, clicked her cash register and distributed smiles and change.

A tropical or musical-comedy queen might have envied her the setting. When she turned her head ever so slightly a shining wall of fruits, carefully polished and matched, ran two-thirds of the width of the store in a brilliant phalanx and banked up in solid tiers of Mark & Silver's carefully selected. For uniform excellence and quality, Mark & Silver might have contracted with Ceres for her choicest delicacies, except that the long rows of violent-checked apples, sleek pomegranates, limes, fresh figs, alligator pears, strawberries born out of time, and opaque hothouse grapes bore the label of various territories lying between Ohio and California.

From across the aisle a bouquet of odors made up of lily-of-the-valley perfume and complexion soaps mingled with deep, aromatic whiffs of Mocha and Java. To the immediate right of the entrance Miss Angie Weinecoop, in a perky black alpaca apron and black alpaca sleevelets, presided at a small table behind fanciful mounds of pink, green, yellow and topaz gelatine—her voice, ingratiating as a beggar's who pleads in the name of Allah, invited the passing public to her gelatinous lair:

"Something new in gelatine today, madam? A delightful and inexpensive dessert—fifteen cents a small package; twenty-five cents the large size. Directions within. Add a cup of boiling water to each teaspoonful; sweeten to taste; add fruit; place molds on ice and serve—delicious and simple dessert!"

Behind the *pâté de foie gras*, imported cervelat and Berlin Bockwurst Mr. Charley Blütenbach, in a coat as white and stiff and immaculate as a dentist's or a Pullman car porter's, sharpened his gleaming knives and arranged them in a row. His weighing scale of polished brass, with a porcelain plate and an indicator that faced the purchaser, hovered round the two-pound mark. Charley, a slab of spiced sausage held aloft, added it lightly to the delicate bits on the porcelain dish, and the indicator settled comfortably at two. Next he removed the glass dome from a mound of Brie cheese, cut out a neat section the shape of an arc of pie, wrapped it in oiled tissue paper and tossed it, along with the spiced sausage, into a large wicker delivery basket.

Charley's special pride was his cheese display—his Camembert was always at the ripe and ready stage when it oozed soft, creamy rivulets; his Swiss cheese sweated tiny beads of oil; and his yellow American cheese, with a hard white rind, was so firm that when he cut it he was obliged to bring the pressure of one hand to bear on the handle of his knife and the other on the heavy blade near the point.

If Epicurus had strolled through Mark & Silver's it is probable he would have lingered longest at the delicatessen counter and before the tiers of shining fruit. It is also probable he might have paused for a moment before the brassbound cashier cage, wherein Miss Stutz perched on her obelisk stool like a perky little hummingbird that knows the doors of its cage are not barred.

Miss Stutz smiled across at the sausages, jangled two bracelets back off her wrist, and flashed up a sign on the front of her cash register for one dollar and ninety cents.

"I thought that dame was buying out the canned goods—them dollar-ninety orders always make a noise like they was buyin' for Mrs. Waldorf Astoria."

"Ain't it so?" agreed Miss Angie. "And look at the walk of her, would you? Maybe if she'd lend me and you her ninety horsepower she'd lose that limousine limp and catch up with us on the subway gait."

"Don't that coffee machine get on your nerves, Angie? Paw's old thing up at the store that you turn by hand has got that electric rumble beat. Imported wines second floor, madam—elevator to the right. Gee, ain't I tired?"

Miss Angie turned sharply about, setting the various mounds of gelatine aquiver.

"You think you got it hard! Wait till you been at the demonstrations a year! You just try and convince a dame that she can make a pink-and-green, heart-shaped mold, with Maraschino cherries showing through—and have her come back next day with a sample that looks like a jelly-fish and want her money back! Try that for a week and see what a cinch you've got jangling change! Say, I guess that ain't some window Koolage's fixin'!"

"Ain't it, though! Look at the brandied peaches, will you!" agreed Miss Stutz, her eyes following the figure of Mr. Koolage moving cautiously about the Broadway display window.

"Who'd 'a' thought of putting glacé fruit and Tunis figs and cultivated mushrooms in the same window! It's like I was tellin' him up at your house last night—it's all in the knowing how. Hello, Charley, when did you get your stand-in with old Mark that you can leave your counter to entertain your friends?" said Angie.

"Hello, there!" said Charley; but his eyes were for Miss Freda, who was intent on polishing the nails of one hand on the palm of the other. "Thought you might like to try some of this spiced sausage that came in this mornin', Freda—it's fine!" Charley slid a small package wrapped in

360 Days FREE TRIAL

Guaranteed By Bond, Goes With Every

ANDREWS SYSTEM of HOT WATER HEATING

Average \$198
Price



14 ANDREWS HEATERS IN ONE BLOCK

We Do it Right in 44 States

Successful Plants in Over 700 CITIES and TOWNS

DURING the 12 years that we have sold cut-to-fit, ready to screw together Hot Water Heating Plants, we have revolutionized the heating business. We proved to the people that there is no mystery about a hot water heating plant, and proved that "hot water" is not only the most uniform and comfortable, but the cheapest—cheaper than stoves, cheaper than a furnace. Like every other pioneer we have had imitators. They imitate our advertising, they imitate our printed matter, they seem to flourish for awhile—but not one offers 360 Days Free Trial Guaranteed by a Bond—backed by 12 years of fulfillment and willingness to make good. Thousands of our plants in every part of the country, all add on a free trial basis, are making good, and we are proud of the fact that the largest percentage of our new business each year comes through the recommendations of our old customers.

Advantages of The Andrews System

The man who is willing to "look into" the heating problem finds it a simple matter to see the advantages in installing an Andrews System. First, the assurance beforehand that the plant will be made satisfactory in every way; then the better value, your money's full worth, in each item of the system—the boiler, the piping design, the material. These features can only be briefly mentioned here but are all described fully in our big catalog which you should send for.

Andrews Steel Boilers

These boilers alone are enough to make the Andrews Systems stand out above every system sold. They are made of plate steel the same as large power boilers, and afford an immense amount of heat radiating surface. They heat up quicker on less fuel than any boiler made. The grate will handle any kind of coal and the induced draft and combustion chamber enables the operator to maintain a fire of any size with no leakage of gas. The flues are very accessible and a child can thoroughly clean the boiler in five minutes without getting "dirty." Without leaving the Andrews Steel Boiler is the best on the market today. As a heating man said, "You have them all beat."

Andrews Heating Engineers

Design Each Plant to Meet Its Individual Requirements

There is no guesswork about the design of an Andrews System. Our Engineers, who specialize in heating, design each plant individually to meet the requirements of the building in which it is to be installed and the climate to be overcome. We furnish with each job a complete installation plan and instructions which will give the plant the greatest efficiency on least fuel. The piping, radiators, fittings, etc., are all cut, threaded and labeled ready to screw together according to

Only Best Quality Material Used

Everything that goes into an Andrews System is first class. The boiler, piping, fittings, radiators, expansion tank, regurgitating safety valve, even the brush and valve—are all covered by our guaranty and are the best the market affords. The equipment includes all tools necessary in operating the plant without further expense.

Get Our Free Estimate on Your Job

For Old or New Houses

To enable us to give you an accurate estimate give us as full information as possible. Architect's plans are preferred, but if you have some and as a rough diagram of the basement and each floor to be heated, showing size of rooms, height of ceilings, location of doors and windows and whether the house is sided, of stone, brick, stone or otherwise. Our estimate will cover the cost of the plant complete, freight paid, delivered at your nearest railroad station. If you want to have either a local "handy man" or dealer install it we will tell you what their services should cost. Old houses easily equipped without disturbing walls. Write for the estimate.

Write For Our Big 72-Page BOOK—FREE—On HOT WATER HEATING—It Will Open Your Eyes

This book should be carefully read by everyone interested in heating. It gives accurate information on the best and most modern methods together with illustrations which are interesting and instructive. It gives facts, not theories, and lists thousands of names of satisfied users located in all parts of the country. In it are also described the other famous Andrews Lines for modernizing homes—Septic Tanks for Sewage Disposal without sewer connections, Air Pressure Water Supply, Gasoline-Gas Lighting, Thermostats, Plumbing, etc., as well as Cast Iron Radiators and Hot Air Furnaces.

Sold Direct or Thru Dealer

Andrews Heating Systems as well as the other modern equipment are sold thru your local dealer or direct. We protect you in either case. If you prefer we will send our expert men free to install the job. But with our complete plans and accuracy in designing the plant a handy man or local dealer can easily install it. In writing for estimate state how you prefer to have it installed. But get our big book on heating right away.

\$20 Thermostat PREMIUM

As a special "handy up" offer we will give our famous "Hired Man" best controller to anyone answering this ad within 30 days and buying an Andrews Heating Plant during 1913. It takes complete charge of dampers on your heater and automatically keeps the room temperature any degree you want it. Click attachment \$3 extra. Don't neglect this opportunity. Write today for free book or estimate and please send two names of parties likely to buy.

Andrews Locomotive Steel Boiler

The most economical boiler made. Easy to clean and simple to operate.

Agents and Dealers Wanted

ANDREWS HEATING CO., 1304 Heating Bldg., Minneapolis, Minn.



BEECH-NUT PEANUT BUTTER



GIVE the "tiny tad" Beech-Nut Peanut Butter, as good tasting as sweetmeats—beneficial, however, and not harmful. Eaten on bread, crackers or toast, it is nourishing as eggs.

Beech-Nut Peanut Butter is just good peanuts, roasted and salted and crushed to a creamy butter of golden hue. For lunches, party sandwiches or children after school—immense!

It is put up in Beech-Nut Air-tight glass jars, which keep the aromatic nut flavor of the roasting ovens in full prime till you pry loose the lid.

Therefore, insist on Beech-Nut brand. Try a 15c jar today.

BEECH-NUT PACKING COMPANY, 42 CANAL ST., CANAJOHARIE, NEW YORK

Young Men Looking Ahead

are preparing for success in business by taking practical business college and correspondence-school courses of instruction in book-keeping, stenography, accounting, advertising, engineering, etc.

Employers need specially trained young men. The Banker engages the man who knows banking; the Sales Manager hires the scientific salesman.

Your Boy's Future

should be considered now. Whatever his choice of occupations, he will command a higher salary at first and gain more rapid promotion by beginning now to study his work.

We have a plan by which any alert boy can obtain, free of tuition charges, a full educational course. Boys who recently entered or are about to enter High School, with three or four years ahead before graduation, can, while finishing the High School course, earn a business college scholarship.

Our offer is open to any boy under eighteen years of age. Let us tell you about it.

SALES DIVISION

The Curtis Publishing Company, Philadelphia

tissue paper through the brass bars and his face was pleasantly eager. "Try it, Freda—it's fine!"

Freda opened the package and regarded three exquisitely shaved paper-thin disks of the dark red delicacy.

"No—thanks, Charley—I never eat sausages in the mornin'. Try it on Angie." Charley smiled at her, his lips tilting conscientiously upward at the corners.

"That's all right, Freda—keep it and maybe you'll feel like eatin' it after a while."

"Oh, very well," replied Miss Stutz. She placed the package in one corner of her desk and ran her forefinger along the top line of her collar. "Watch out, Charley—you're blocking the lady's way."

Ten minutes later Mr. Koolaage peeped through the brass bars.

"What time you leavin' tonight, Miss Freda? Shall we walk up to Fifty-third Street—like we did the other night?"

"Don't mind if we do," simpered Miss Stutz; the simper grew into a smile and the smile finally spread all over her face—high up round her eyes; and her teeth flashed.

"Ain't you comin' up to supper tonight, Mr. Koolaage? I was hopin' you was Maw and Paw and all of us up at the house took such a fancy to you."

Mr. Koolaage regarded her for a moment between the glinting bars.

"Honest now?"

"You'll have to take pot luck; but we always got room for one more."

"Are you sure I won't be any trouble, Miss Stutz?"

"S-u-r-e you won't!"

"Course I kinda aim to devote my evenings to —"

"Aw, ain't you mean, now!—with my heart set on havin' you."

Mr. Koolaage laughed in a girlish, naive fashion and colored a violent ox-blood red clear up into his yellow hair.

"It's an old sayin'—'He who hesitates is lost!'" he said.

She leaned forward on her tall stool, an escaped curl fell over her warm cheek, and the eyes that peeped through the lowered lids were soft as mist.

"Of course it ain't everybody I'd invite up—if you don't wanna come, that's different."

"Sure! I wanna come," laughed Mr. Koolaage. "You don't need to ask me twice neither; but I won't have time to go home and put on a clean collar."

"There ain't goin' to be nobody there but Charley; he comes up Monday nights to play pinochle with Paw; but he won't be in our way—Charley ain't nothin' for style."

"Except when it comes to red socks!" laughed Mr. Koolaage.

Freda laughed after him—a laugh as delicious as the fast burble of spring water.

"But, gee!" said Mr. Koolaage, the slightest shade in his voice, "I don't wanna get him sore!"

"Any old time," said Miss Freda, nibbling at the delicate sliver of imported sausage. "Wanna bite?" she said, arching her head and holding her hand aloft.

"Sure!" said Mr. Koolaage.

She held the bite up to his lips and he bent close over her fingers.

"Gee, that's good!" he said with a double insinuation.

Across the aisle Mr. Blumenbach sharpened his knives one against the other, and his steel blades flashed and crashed—Perseus, ready to slay Medusa, must have clashed his swords so. He ripped open the canvas covering of a tube of sausage, tilted the pink heart of a boiled ham upright on to a platter, and fell to sharpening his knives again—they glinted and rang.

"Well," observed Mr. Koolaage, "if I wants be leavin' with you I must be goin' back and get busy on that window. How do you like that jar of alcohol peaches there in the middle? It was a hard job workin' old Silver for that—he wanted me to use them old fake candy boxes."

"It's swell, Mr. Koolaage—a fellow that can do that well ought to be doin' something besides window dressin'."

"Leave it to me—I ain't goin' to stick to this," said Mr. Koolaage.

"Shall we meet at the side door tonight?"

"At the side door," he agreed.

They walked home through the nippy evening air of early spring; the red and white and green lights of Broadway began to bloom against the taupe-colored sky, and home-going New York trudged past them on foot, flashed past in caparisoned automobiles, or rumbled by in street cars that rattled their aisle-swaying humanity like dice in a box.

Miss Freda wore a warm brown knit scarf at her neck with an end falling jauntily backward over one shoulder; her hands were buried in the spacious pockets of her rough brown coat. Her eight-dollar-and-eighty-nine-cent cloak fitted her with that intangible swagger which has made the American shopgirl and How Does She Do it on Six Dollars a Week? the substance of many columns of statistics, sociological and economic pamphlets, and subjects for white-handed, Vandyke-bearded scholars who address Ladies' Uplift Societies at one hundred and twenty-five dollars per Society.

Beneath the whip of an unnatural April, Miss Freda's cheeks took on a firm red that spread to her eartips, and her breath came from her mouth in white, cloudlike billows. "Ain't it a grand evenin' for walkin' home?" she cried.

"Ain't it, though!" agreed Mr. Koolaage, helping her through a maze of traffic.

They turned into a quiet cross-town street, their paces nicely matched and the low drone of their conversation lost in the sharp click-clack of their heels on the cold, dry asphalt.

They lingered a moment before the store, which was already closed for the day. A solitary gas-jet burned in the rear. Mr. Koolaage expressed polite interest.

"You got good window space there," he said.

"Yes," said Miss Stutz; "but Paw will have these benches out here in front piled up with green goods during the day—without 'em, it's a real good front."

They climbed the three flights up to the flat; at each landing they paused with little gasps of pleasure and exertion and smiled breathlessly at one another. At their approach Mrs. Stutz opened the door and peered into the dim hallway.

"We're waitin' for you and Paw—Jimmie's been home five minutes."

"Paw ain't in the store, Maw."

"I guess he went down to get them hinges."

"Maw, I brought Mr. Koolaage home to supper."

"Oh!" cried Mrs. Stutz, drawing her apron up round her ample waist. "I thought you was Charley with Freda. Howdy-do, Mr. Koolaage? Walk right in."

"I hope I ain't buttin' in," said Mr. Koolaage.

"Not at all!" cried Mrs. Stutz, whisking off her apron; but her daughter caught the tail-end of a glance that was less assuring.

"Sit right down and make yourself right at home, Mr. Koolaage. It won't take me and Freda long to dish up. Please excuse the looks of me; but I wasn't expectin' company tonight."

"That's all right—ain't it, Mr. Koolaage?" cried Freda with an artificial lightness of voice. "I tole you it would be pot luck—didn't I?"

"Just don't you worry about me," said Mr. Koolaage—"anything's better'n my boardin' house."

Miss Freda dived beneath the center table and brought up a large picture album, with a velours and painted celluloid cover.

"If you're anything like me, Mr. Koolaage, you like to look at photos." She flopped open a large, stiff page. "Don't look at them silly tintypes of me; but that's Jimmie when he was three. There's Maw, taken when she was sixteen, and there's a picture of the store with Paw there—behind that barrel. There's Maw's first cousin, who lives out in Oklahoma—and there's his wife; and there's Maw's sister's little girl, who —"

"Freda!"

"Yes'm; I'm comin'."

Miss Stutz hurried to the rear of the apartment. Out in the kitchen Mrs. Stutz was vigorously cutting additional slices of bread.

"Jimmie, quit whittlin' that wood all over the floor, and run down and bring up a head of lettuce and a can of peaches from the store—your sister brought home company."

Jimmie slouched toward the hall.

"Gee-whiz! When a fellow's been workin' all day can't he get a minute's rest? I got two more messages to deliver tonight. Who is that in there? Koolaage! Didn't I tell you she was sweet on him? I'd bet on it as soon as I would on the Red Sox."

Mrs. Stutz flopped a skillet on the stove and it rang angrily.

"Where's Charley?" she inquired of her daughter.

Miss Stutz busied herself about the kitchen with a side-stepping movement.



The dainty, easy-breaking shape and convenient sizes of

CRYSTAL Domino SUGAR

its sparkling whiteness, its large clear crystals, are but the outward symbols of its inward perfection and purity.

The best of the sugar crop, refined by the most modern methods, crystallized and packed for your use under conditions of absolute cleanliness—has earned it a high place among the

"Quality Products" of The American Sugar Refining Co.

Read the story of its making in our splendidly illustrated booklet, sent on request. Address: Department D, 117 Wall Street, New York City.



Full and half-size pieces

\$54 FOR THIS A1 HIGH GRADE MODEL 2 STANDARD L. C. Smith Typewriter



With late improvements built right in the machine. Why pay more when you can get the best make of visible writing machine at our low "direct to user" price? We employ no salesmen.

Try This Machine 1 Week

If satisfied send us \$54 and keep the machine, or arrange for monthly payments at \$37. Only a limited supply at this price, so order now. All makes sold at lowest prices.

Garden City Selling & Distributing Co.
Plymouth Building CHICAGO

Waterproof Your Shoes

Protect them from rain, snow and slush—keep your feet dry. Make the leather soft and pliable—make your shoes wear longer. Do it with

LEAKANOT

KEEPS THE FEET DRY

a liquid, waterproof dressing for shoes or anything leather-colored, contains no oil, will not dull the natural lustre of the leather or prevent a shine. Made with a base of pure rubber (the real waterproof) it rubberizes the shoes. Easily applied, dries quickly. Buy of druggist, shoe, grocery, sporting goods or general stores. If your dealer can't supply you, send us his name and 25c for a 3 oz. can.

National Rubber Co., 101 Narco Building, St. Louis, Mo.

Rapid, Easy, Legible, Penmanship
taught quickly through the celebrated Palmer Method Correspondence School. Write today for information and a free sample copy of the beautiful monthly American Penman.

THE A. N. PALMER COMPANY, 36-C Irving Place, New York City.

"I don't know; he was coverin' up his stock when I left. He says to tell Paw maybe he can't get here until after supper." Mr. Stutz ambled into the kitchen.

"Well, old lady, is supper ready?"

"Paw"—there were tight lines about Mrs. Stutz' mouth—"let Freda tell you what's up."

"What's the matter, Freda?"

"Nothin', Paw."

"If you don't tell him I will—there ain't no sense in this thing goin' on any longer!"

"Mind your mother, Freda," said Mr. Stutz, anxious to dismiss an impending controversy. "A girl should mind her mother and do the right thing. How'd them cabbages cook up, Bertha?"

"Freda, tell your Paw the way you're actin' to Charley, and tell him who you got sittin' out there in the front parlor in his place."

Freda regarded her mother in an agony of apprehension.

"Sh-h-h-h, Maw; he'll hear you!" She closed the door softly and stood with her back against it looking at her father like an animal at bay. "It ain't nothin', Paw, except that Charley couldn't come up for supper and I brought Mr. Koolaage. Maw's always lookin' for somethin' to find fault with."

"Ask her what about Charley, Paw. Ask her about the way she treated him at her party and the way she's gallivantin' round with somebody we don't know nothin' about. Ask her."

"What d'yer mean? You ain't scrappin' with Charley, are you, Freda? You just keep your galoshes on, Bertha; they'll fight it out—young ones are young ones, you know."

"What if I tell you she's runnin' round with that new yellow-headed window dresser they got down there at the store, and treatin' Charley like nothin'? They ain't had no scrap—she's just treatin' him like nothin' so she can keep company with him that's sitting in the parlor."

"Maw," cried Freda, tears welling up in her eyes, "he'll hear you!"

Her father's eyes were suddenly the cold of steel.

"So!" he cried. "So that's what we got yet! Don't you try no such business—if I have to go tell him myself. I'll go myself."

Miss Stutz held her vantage at the door, barring her father's way.

"Maw," she cried, "make him quit! I'll tell Koolaage after supper. Make him quit, Maw! I'll tell him after supper, Paw."

Miss Freda was trembling and her face was the drab of dust.

"You hear what she says, Gus—let it go this once. Tonight when Charley comes see how she acts—just let things go and see what comes."

"No more such nonsense in my house!" warned Mr. Stutz, wagging a finger at his daughter. "You get him out tonight—you hear?"

"Yes, Paw. Maw, put a clean tablecloth on, and I'll call Jimmie to hurry with the peaches."

Miss Stutz' voice jerked in her throat. The meal passed off in gloom. Mrs. Stutz made a pretense at conversation, but her husband indulged in frank silence. Miss Stutz, the red rims carefully powdered out of her eyes, was as alluring as she dared be; and Mr. Koolaage, all unsuspecting, partook with vim and relish.

"Thanks; I will have a second helping of that succotash—when a fellow ain't used to home cooking this is great! But I expect to be gettin' home cookin' for a regular diet before long," he insinuated with an indirect glance at Miss Stutz.

"Won't you have some more slaw, Mr. Koolaage?"

Mr. Stutz and Jimmie scraped back from the table with no excuses.

"S'long!" said Jimmie.

"If Charley comes," said Mr. Stutz, "tell him I'll be right back. I'm goin' back to get them hinges."

"Charley'll come, all right—won't he, Freda?" said Mrs. Stutz with a knowing look in her daughter's direction. "Charley sure is a devoted boy to that girl!"

"Yes'm," said Mr. Koolaage.

"What's the score? Who won today? Do you know, Koolaage?" inquired Jimmie.

"No," said Mr. Koolaage. "I ain't up on baseball."

"Ain't you?" said Jimmie in a tone as dry as wood.

"Freda, what are you and Charley going to do this evening?" asked Mrs. Stutz. "I guess you two'll just go off together like

A Different Knox Gelatine Dish for Every Day

With Knox Gelatine, the Knox Recipe Book and just the simple fruits, nuts, flavors and salad materials that the housewife always has on hand, she can keep the family wondering delightfully "What's next?"

Two Packages—Plain and Acidulated

The Knox Pure Plain Sparkling, which you use with your own lemons, and the Knox Pure Sparkling Acidulated, which is exactly the same as the plain except an extra envelope of pure concentrated lemon-juice is added—a great convenience when you are too busy to squeeze lemons. Each package contains a tablet in separate envelope for use if coloring is desired.

Recipe Book and Pint Free

Let us send you "Dainty Desserts for Dainty People," containing more than one hundred choice recipes for desserts, puddings, jellies, ice creams, ices, sherbets, candies, salads, soups, sauces, etc.; sent FREE for your grocer's name. *Print sample of Knox Gelatine for 2-cent stamp and your grocer's name.*

CHARLES B. KNOX CO.
23 Knox Avenue
JOHNSTOWN, N. Y.

KNOX JELLY CHARLOTTE

1 envelope Knox Acidulated Gelatine
3/4 cup sugar
1/2 pint cold water
1 pint boiling water
1 teaspoonful lemon extract

Soak gelatine and 1/2 of the envelope of Pure Fruit Acid in the cold water 5 minutes. Add boiling water and sugar. Stir until dissolved and add extract. When beginning to set add dates cut up in small pieces, pecan nuts and any fruit desired. Pour into mold that has been wet and lined with lady fingers. Put on ice until ready to serve and when turning out decorate with whipped cream and red or green cherries, or candied fruits. If you prefer, a wine jelly may be used in place of the lemon jelly.

Fresh Fruit Salad is appropriate at this time of year. See Knox Recipe Book.

Grape Sherbet—a popular easily prepared dessert. See Knox Recipe Book.

\$1

Smart English Knockabout Hat

Genuine Felt

Can be shaped to suit your fancy. Folds into compact roll without damaging. Silk trimmings. Colors: Black, Steel-gray, Brown, all sizes. Actual value \$2.00. Sent postpaid on receipt of \$1.00. Money refunded if not satisfactory. Illustrated Catalogue—Free.

PANAMA HAT CO., Dept. A, 630 Broadway, NEW YORK CITY

WURLITZER FREE CATALOG

SUPPLIES THE MUSIC

282 Pages, 700 Illustrations, 47 Color Plates, 200 Articles described. Every Musical Instrument. Free Trial. Superb Quality. Lowest Prices. Easy Payments. Mention instrument you are interested in.

THE RUDOLPH WURLITZER CO.
123 E. 4th Ave., Cincinnati. 302 S. Wabash Ave., Chicago.

SUCCESS SHORTHAND

The best system for beginners; a post-graduate course for stenographers. Highest world's records for speed and accuracy and a greater number of court reporters than any other system in the last seven years. Instruction by mail; satisfaction guaranteed. Write for FREE catalog.

SUCCESS SHORTHAND SCHOOL
W. L. Jones, Chief Instructor
Dept. 98, Schiller Building, Chicago, Illinois

STUDY LAW AT HOME

The oldest and most successful school in the world, teaching law by the correspondence plan, will send Free its beautiful catalog and testimonials, showing how thousands of ambitious men, through its Regular College Course, became successful practitioners, and how other thousands climbed to commanding business positions by taking The Business Law Course. Easy Payment Plan.

The Syracuse Correspondence School of Law,
256 American Building, Detroit, Mich.

PRATT "50"

Long Stroke Motor

4 1/2 x 5 1/4

1913 Pratt Cars

Electric Starting and Easy Control make the Pratt-Fifty a Car for Women to Drive

Get Catalogue showing photographic views of all models, and giving you the standards by which to value any car. We have a business proposition for you. Our goal for 1913 is a "Pratt Car" in every locality. If there isn't one in your neighborhood—if there isn't a Pratt dealer near you, it will be to your material advantage to write or wire and let us know.

THREE DISTINCT MODELS

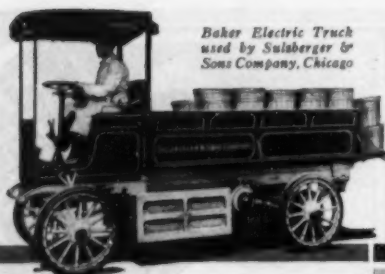
Pratt 50, 122-in. wheel base, electric starter and electric lighting system. Price, \$2,150
Pratt 40, 120-in. wheel base, Prest-O-Starter and electric lighting system. Price, \$1,850
Pratt 30, 114-in. wheel base, Prest-O-Starter and electric lighting system. Price, \$1,400

Elkhart Carriage & Harness Mfg. Co., Elkhart, Indiana
Licensed under Dyer patent, 657,665-666, 667 and 921,923.

Full Equipment

Gray & Davis Electric Starting and Electric Lighting. Bosch Magneto 11-in. Upholstery

Delivery Problems Solved by Baker Electrics



Baker Electric Truck used by Sulzberger & Sons Company, Chicago

The Electric Truck has solved some of the knottiest merchandise delivery problems. It has solved them by giving better service at less cost. It will do the same for you. If you employ two or more horses and wagons in your delivery system,

Write for the Instructive Baker Electric Truck Catalog

Among the notable successes of electric trucks is their use in the wholesale meat and packing house business, where clean, quick, dependable delivery is vital. They are saving approximately 50 per cent. of the former delivery cost.

They do away with engine and transmission troubles; there is no cooling system, no valves nor carburetors, no machinery complexities, thus insuring continuous service. Moreover, the mileage capacity of a Baker is greater than ordinarily

required. The daily mileage is frequently greater with electric equipment than with gasoline, as the usual service requirements do not demand the surplus mileage capacity of a gasoline truck but do require the continuous service of the electric.

The supremacy of the electric over the gasoline truck is proved by the high percentage of re-orders where electrics were already in use. After installing a single Baker Truck three years ago, we have received

32 Re-Orders from One Company—a Total of 284 Bakers

We can fit your needs—500-pound to 4-ton capacity—every car backed by the service of the largest exclusively electric motor car builders in the world.

It is important that you write for the Baker Catalog; also let the Baker Transportation Cost Bureau submit valuable data pertaining to your own problems. No obligation.

THE BAKER MOTOR VEHICLE CO., CLEVELAND, O.

Canada: The Baker Motor Vehicle Co. of Canada, Ltd., Walkerville, Ontario

Makers also of Baker Cycles, Victoria, Broughams, etc. Branches or Representatives in Principal Cities. Applications Solicited for Representation in Open Territory.



Macey Book Cabinets

Do Not Look Sectional—But They Are

MADE IN GRAND RAPIDS



Print your own cards, circulars, book, newspaper, FREE \$5, large \$10, Rotary \$20. All easy, roomy, neat. Print for others, big profit. Write factory for price catalog, TYPE, cards, paper, etc. THE PRESS CO., Madison, Conn.

PATENTS

That Protect and Pay Advice, Books and Search of Patent Office Records. FREE. Highest references. Best results. Promptness assured. Watson E. Coleman, Patent Lawyer, Washington, D.C.

PATENTS

Sixty-five years' experience. Send sketch and short description of your invention. All patents secured by us receive free notice in the Scientific American. Head back free. Branch Office, Washington, D.C. MUNN & CO., 365 Broadway, NEW YORK CITY



"Baby Go Wif'ou?"

Nothing pleases baby more than to be taken everywhere mother goes. The way to do so is with an

Oricle Go-Basket

On cars and trains, late crowded streets and elevators, you can take the baby without trouble and never lift it out. Simply pull a cord and the basket rests gently on the ground, ready to stand there or be carried on arm with wheels out of sight. Can be used as a high chair, bassinet, jumper, etc. Be sure to get the genuine. THE WETZOW MFG. CO. 2730 Spring Grove Ave., Cincinnati, O.

Fairbanks-Morse Marine Engines

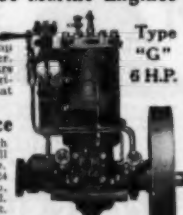
Famous for reliability, simplicity, economy, convenience and efficiency. Always develop more than rated power. Backed by over 35 years' engine building experience and a guarantee that protects.

Reasonable Price

Both of best materials. High grade workmanship. All wearing parts renewable. Three types. Sizes 3 1/2 to 24 h. p. Write for Catalog No. D U 1265. Agents wanted. State size and type of boat.

Fairbanks, Morse & Co., 900 S. Wabash Ave., Chicago, Ill.

The Canadian Fairbanks-Morse Co., Limited, Agents for Canada, St. John, N. B.—Montreal—Toronto



TYPEWRITERS

"Visible" Typewriters, factory rebuilt and all other makes sold or rented anywhere at 1/4 to 1/2 price. Prices allowing rental to apply on price. Shipped with privilege of examination. Write for Cat. D. Typewriter Corporation, 54-54 W. Lake St., Chicago, Ill.



SHORT-STORY WRITING

A course of forty lessons in the history, form, structure and writing of the short story taught by J. Berg Knickerbocker, Editor, Lippincott's Magazine. 250 pages, contains free. Write today. THE HOME CORRESPONDENCE SCHOOL 40 Myrick Building, Springfield, Mass.



6% PER ANNUM

For 35 years we have been paying our customers the highest returns consistent with conservative methods. First mortgage loans of \$500 and up which we can recommend after the most thorough personal investigation. Please ask for Loan List No. 715. \$250 Certificates of deposit also for saving investors. PERKINS & CO. Lawrence, Kans.

A Club or Fraternity Hat Band Has a Meaning

It is an identification—and a distinction. Prepare now for Summer. Interview your club associates—find out how many bands members will need. Let WICK make your present design, or send your colors and he will design one for your club's exclusive use—made on special band looms—in lots of one dozen or more, 75c a band. 3000 regular stock patterns in WICK bands. 50c a band. Order exclusive designs or stock patterns through your hatter or direct from Dept. S. WICK NARROW FABRIC CO. 931 Market Street, Philadelphia

(Originators of the Fancy Hat Band business)

you always do. It's terrible the way you two are—just so wrapped up in each other!" "I don't know, Maw," said Miss Freda, gulping hard.

When Charley arrived they all sat in a stiff little circle about the parlor.

There were tired lines in Charley's face and he ran his hand through his hair very frequently, with the nervous gesture of a first speaker of the evening who is being introduced to the audience by the president of the Society, or of a man whose copper stocks have just gone down twenty points.

"Paw'll be back soon, Charley; he had to go down to Schmidt's again about them hinges. You and Freda go along like you always do; you don't need to mind me and Mr. Koolaage—we'll entertain each other."

For answer Miss Freda rose lightly to her feet.

"Maw, me and Mr. Koolaage are going to take a little walk. My! ain't you clumsy, though, Mr. Koolaage, falling over that little chair! That's a little rocker I used to have when I was only five. We'll be back soon, Maw."

"See you later, Mrs. Stutz," said Mr. Koolaage. He wriggled into his coat and they passed out, their laughter filtering backward.

"Why!" gasped Mrs. Stutz. "Why, Charley, I—"

"It's all right, Maw—it ain't no use. I've been hanging round long enough now. Freda's old enough to know what she wants."

Large tears welled up and fell in wide, meandering paths down Mrs. Stutz' cheeks.

"Charley," she cried, "you've been a son to us as much as our own Jimmie! There ain't a boy—if he was made of gold—could take your place with me and Paw and Jimmie! Freda ain't settled down yet. Give her a chance! Give—"

"I ain't blamin' Freda. Koolaage ain't a bad kid, Maw; he's got two thousand from a delicatessen stand he had before he sold out. He ain't a bad kind, Maw—I—he ain't, Maw!"

"Oh, my Gawd!" cried Mrs. Stutz, laying one arm round Charley's neck. "If he had ten thousand he couldn't take your place! There ain't nothin' goin' to come of this other. Give her a little time, Charley, she ain't—"

"I gotta quit, Maw; a fellow's got to have some backbone. Freda ain't wantin' me any more and I ain't the kind to hang round where there ain't no show."

"She was wild after you, Charley, before this Koolaage came along—she was wild after you. Take my word for it."

"I know it," replied Charley, rubbing the back of his hand across his eyes. "I think she can't get over it that me and Paw couldn't sell before the fifteenth and get a show at that Amsterdam place. Koolaage cut me out square, Maw. I ain't got a chance there any more."

They sat staring past one another; at intervals Mrs. Stutz sniffed and brushed her eyes with her apron.

"It's a sad thing to raise children!" she whimpered. "There's no tellin' how they'll turn out."

"Don't carry on so bad, Maw; you ain't got no kick comin' on Freda. They all tell me Koolaage is a good, honest fellow, and—well, I was just countin' too strong on her, I guess. I—Oh, what's the use talkin'!"

Charley rose abruptly to his feet and walked over to the window, standing with his back to the room and gazing moodily into the street below.

Mrs. Stutz rocked herself to and fro in a straight chair and uttered little inarticulate moans from time to time.

"How I've been countin' on the new store and the new flat, and you and Freda! Paw was sayin' only the other night things was comin' out grand, us all bein' together in the new flat and—and everything."

"Aw, Maw! Aw, Maw!" Charley placed his hand heavily upon her shoulder.

The duet of Miss Freda's and Mr. Koolaage's laughter drifted in from the outer hall; they entered with the smiles still carved on their lips.

"Geel! What are you so quiet about?" sang Miss Stutz. "Where's Paw? Ain't he back yet?"

"No," replied Charley, smiling at them; "he ain't back yet."

"Ain't that provokin'? Won't you sit down and wait, Mr. Koolaage?"

"I hate to be in a hurry; but if he ain't back soon I'll have to come back in the mornin'—I just want to see him a few minutes."

"Oh," said Mrs. Stutz stiffly, "there ain't no tellin' when Paw'll get back."

The sharp tick-tack of a clock penetrated from the bedroom.

"Lemme take your coat, Mr. Koolaage," said Freda.

"Thanks."

"Yes, Maw; Mr. Koolaage wants to see Paw—and you."

"Paw ain't here, I said," replied Mrs. Stutz scantly.

Charley inserted three fingers inside his collar.

"Well," he said, "I guess I'd better be goin'."

"Don't go, Charley," Miss Freda placed her hand on his arm and he drew it away. "You don't need to be afraid to talk out before Charley, Mr. Koolaage."

Mr. Koolaage cleared his throat.

"The fact is, Mrs. Stutz—the fact is—"

"The fact is, Maw, me and Mr. Koolaage have made a deal on the store. I've been holdin' out for twenty-two hundred, 'cause it's givin' it away at that; but I told him if you and Paw was willin' to knock off two hundred and let it go at two thousand, I wasn't goin' to be the one to say no, even if it was givin' it away."

"Oh!" said Mrs. Stutz.

"I thought maybe the cash deal might make a difference with you and Paw; so I told Mr. Koolaage I'd put his offer up to you."

"Oh!" said Mrs. Stutz.

"I was thinkin', Maw, if you'd go down and run over the books with Mr. Koolaage till Paw gets back, it might help some. Mr. Koolaage is in a hurry—he's got to get away out to Newark tonight yet."

"It's like Freda says, Mrs. Stutz. I don't want to hurry you, but I'm goin' out to Newark tonight and I'd like to know a little more definite before I go; so I—well, so I can take some news along."

"Mr. Koolaage's in a hurry, Maw. If he makes the deal he wants to fix it so they can come in on the fifteenth—that's—that's—"

Freda looked at Mr. Koolaage with a pretty appeal in her eyes.

"That's my lady friend's birthday, Mrs. Stutz; and we'd get married and do it up in a hurry! I brought Lizzie in from Newark Sunday to look at the outside, and she liked it."

"Oh! Wait, Mr. Koolaage, till I get the keys. Certainly I'll be glad to go down with you. Freda, ain't you ashamed! Why don't you give Mr. Koolaage that big chair? Mr. Stutz'll be back any minute now—just you wait here a minute till I get the keys."

"Miss Freda's gone over everything pretty well with me, but she's afraid she ain't been accurate enough; so I'm just humoring her."

"Come right this way, Mr. Koolaage—be careful of the steps! It just makes me sick to think of movin' out of here, Mr. Koolaage! Now that I know a bride and groom are comin' in, I'm goin' to leave that horseshoe over the door."

"Ain't this room papered bright!" observed Mr. Koolaage. "Lizzie loves bright wall paper. I always tell her she's so fond of workin' that, if she didn't have nothin' else to do, she'd shine the flowers on the wall paper!"

"That's the way with me. I—"

Their voices drifted down the rear stairs.

In the bright-lit parlor Miss Freda let her head drop heavily on Charley's shoulder.

"I'm awfully tired, Charley."

"My little Freda! Gee! Why didn't you tell us, honey?"

"Yes—and have you all come in and spoil things!"

She let her hand rest caressingly on his cheek.

"Oh, it's good to be back home again!"

She nestled against him and dragged his head down to kiss his forehead where the hair sprang back. "Sellin' ain't near so easy as buyin'!"

"My little girl! My little pussy! Say, didn't you put one over on us!" said Charley, his eyes shining with the softness of spring rain.

Their faces were close.

Jimmie entered, slamming the door behind him, and scurried down the narrow hall toward the dark kitchen.

"That you in there, Charley?" he called.

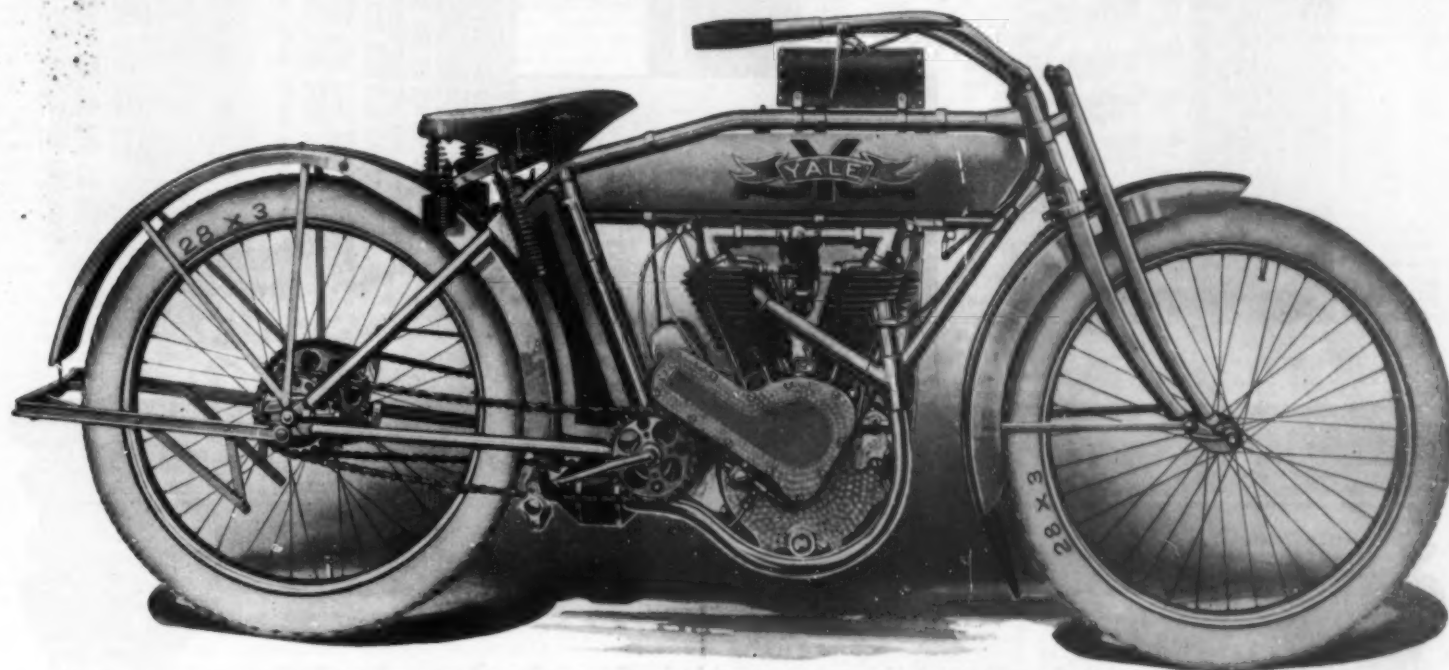
"Yes."

"I heard some fellows sayin' Welch was goin' to pitch today. Who won?"

"The Red Sox!" replied Charley.

(THE END)

Yale Sales Forecast A Volume Bigger Than The Bicycle



Yale 7-8 H. P. Twin, \$275 — F. O. B. Toledo — Yale 5-6 H. P. Single, \$225

Longer wheelbase—57½ inches.
Long-stroke motor—more power.
Stronger frame—stronger fork.
Low saddle position.

More drop forgings than any other.
All drop-forged frame connections.
Over-sized tires—3-inch.
Horizontal cooling flanges.

Y-A shock absorber.
Hinged rear mudguard.
Bosch waterproof magneto.
Larger gasoline and oil tanks.

Yale salesrooms everywhere are seething with activity. Every Yale the factory can build has been contracted for. Yale dealers are chiefly concerned, now, in arranging delivery dates to buyers. Believe your Yale dealer when he urges you not to delay your order—he is protecting your interests as well as his own. This year's Yale sales will be thrice as large as ever before—the total sales for 1913 almost one-half as large as the largest bicycle sales the country ever knew.

You'll Sell The Yale To Yourself

There isn't going to be any trouble about that. You'll sell the Yale to yourself the first time you see it. You may drift away to look others over—but we feel certain you'll come back. And you'll come back, we believe, because there are some things about the Yale you won't be able to forget. And you'll want those particular advantages. The first of the things about the Yale which you won't be able to forget is the way the Yale "sizes up." Let somebody show you a machine of shorter wheelbase—a lighter, less substantial machine than the Yale and one of less impressive proportions. Then see if you can dismiss the Yale picture from your mind. Study a moment what that Yale longer wheelbase means in easier

riding; what the sturdy proportions mean in strength and repair economies; what the over-sized tires mean in comfort.

Then try to tell yourself that a motorcycle without any of these factors would answer just as well.

You can't—and we don't believe you'll even try. You were meant for the Yale; and the Yale for you, if it's size, strength, service and substance you're looking for.

Go ahead—look around as much as you like. But keep in mind the mechanical features listed above. You'll join the Yale family in the end just the same.

Meanwhile send for the Yale booklet and catalog, so you may read the full Yale story. Use the coupon below or merely send a postal-card.

The Consolidated Mfg. Co., 1702 Fernwood Ave., Toledo, Ohio

Manufacturers also of Yale and Snell Bicycles,
Hussey Handlebars, Drop Forgings

Yale exhibit at Chicago Motorcycle Show, Space 49

Consolidated
Mfg. Co.
1702 Fernwood Ave.
Toledo, Ohio
Please send latest Yale
booklet to
Name _____
Address _____

1909 110,000 SQUARE FEET
OF FLOOR SPACE1913 175,000 SQUARE FEET
OF FLOOR SPACE1895 - 216 SQUARE FEET OF FLOOR SPACE
AND EIGHT EMPLOYEES

What's your tailor?

PROOF that "we deliver the goods" in fine tailored-to-order clothes at popular prices is furnished by the fact that we have again found it necessary to increase our shop area by 50 per cent, with the result that we today enjoy a mechanical equipment and an operating force

Unsurpassed by that of any
tailoring concern in the world.

DURING the 34 seasons we have been in business, there has never been a moment when a man could not buy clothes somewhere else for less money, yet we keep on growing bigger every year because the clothes we make to individual order embody more style, character and intrinsic value than it is possible to obtain elsewhere for

\$25 to \$50

Our dealer in your city will show you our Spring Woolens and take your measure. If you don't know him, write us for his name and address.

COPYRIGHT E. V. P. & CO.

E. V. Price & Co.

Largest tailors in the world of
GOOD made-to-order clothes
Price Building Chicago, U. S. A.

NEW LIVES FOR OLD

(Continued from Page 21)

being forced, has certain qualities you can't get in hothouse products. The longer I farm, the more respect I have for Nature as a business partner. She is always square and aboveboard, but she is also a stern mistress in the matter of justice. You can't get something for nothing from her. She'll beat you every time you try it. If you try to hurry her, well and good—you can; but you'll pay for it by getting your early stuff at the cost of flavor. If you go in for flavor, well and good; but you'll pay for that at the cost of size. Let her alone and she'll balance things.

We shipped eight hundred dollars' worth of produce the last week in June, and through July our shipments amounted to three thousand dollars a week, jumping in August to five thousand dollars and over a week. Holt appointed an assistant to see that everything submitted was up to standard. This man had authority to discard anything offered, but any farmer who felt he was being discriminated against could submit the refused articles that night to Holt. It may be well to mention that not a man disputed the first judgment that summer. As members of the corporation they realized that it was as much to their interest as to any one's to preserve our standard.

Our motor truck was a great success, reducing our transportation charges almost fifty per cent. Not only this but, as time went on, we found that at the same cost it would have paid for itself in the matter of convenience alone. We reached the market earlier and were able to make—as we did later in the season—two or three trips a day, so always getting our stuff to the market fresh.

In the first part of September, when we began to get new potatoes and early apples, our sales jumped to six thousand dollars a week. Some of this produce we shipped by freight. Never before had any one in our town, except Dardoni, marketed his early apples. A few bushels would be taken to the store, but as a rule what couldn't be made into pies or eaten by the small boys were allowed to rot on the ground. As for crabapples—and nearly every farm had at least one tree—what a few housewives did not put up in jelly met the same fate. I've seen bushels of plump red crabs rotting on the ground—but not this season. In the first place Ruth all winter had urged the wives to put up more preserves and the result was marked. Farmers had to get up early to get ahead of their wives and gather any to send to town, but they found a ready market for all they could send. I reckoned as clear profit to the village every apple sent, and the total amounted to a good many dollars.

For that matter you could reckon as clear profit about all the garden stuff we sent, for it's certain it represented money that until now had not been coming in. Potatoes and beans were all that had ever found their way to market before. When I look back I wonder how these people ever lived on what they raised. They didn't in any real sense, and what was true of our town is true today of a hundred other towns in New England. You can find conditions of poverty right out under God's blue sky that would make your hardened Settlement worker shudder with horror.

Everything went well with us that second season, as I said, and for that reason it isn't particularly interesting to me. On the first of October we found we had done a business of sixty-seven thousand eight hundred dollars. In round figures this left, after deducting commissions and expenses, sixty thousand dollars. Out of this we declared a ten-per-cent dividend to stockholders, which amounted to six thousand dollars. Three thousand more, or one dollar a share, we put aside into our reserve fund. This left fifty-one thousand dollars to be distributed on the basis of the amount of produce turned in. We had that year four hundred and twenty-one members, which made our net profits figure up a little over one hundred and twenty dollars apiece.

Now it's impossible for any one to figure on whether that was a fair return for the amount of capital invested in our plant or not. In the first place that doesn't by any means represent the value of our produce. You must take into account the amount consumed by our home market, the amount in hay and corn and potatoes and beans and what-not that we kept on hand for

winter consumption, and a hundred other things. Besides—and this is something I want to emphasize over and over again—if you could figure the total it would all be beside the point. The fact that counted with us wasn't whether or not we were getting full value from our plant as yet. We weren't and we knew it. The point was that we were getting something where before we got nothing. If we hadn't shipped five thousand dollars' worth of produce that second season we should have called our enterprise a success. We had waked up! We were trying! We were using our opportunities! Our old men were interested, our younger men enthusiastic, and our women were alive.

In looking back—and I don't have to look back very far—I realize more than ever that the Pioneer Products Company, which expresses the result of our labors in dollars and cents, is by no means so important even now as the Pioneer Club, which expresses itself principally in pleasant memories. The Pioneer Products Company is making us secure with modest bank accounts; but it is the Pioneer Club that has made us Sam and Josh and Frank and Bill to one another, and our wives Sam's wife and Josh's wife and Frank's wife and Bill's wife. It's the Pioneer Club that has made us glad we're living, even if it's the P. P. Co. that has made it possible for us to live. It's the Pioneer Club that has made our town dear to us and has made us proud that we live here. It's the Pioneer Club that is the heart of us through the long winter months, though we are busier than we used to be. And it's the Pioneer Club again that is keeping us sane and healthy in our prosperity.

We are becoming better pioneers every year, though there are people who think we are going back. We don't care an awful lot about electric lights and cement sidewalks as some of our more progressive neighbors do. We have the best streets within fifty miles of us, and we are content to walk in them or in footpaths along the sides. We get along very well with kerosene lamps and on a pinch can use candles. We have good schools and in them are using some methods copied from our Southern neighbors. We try, so far as possible, to teach arithmetic and farming together; reading and farming together; geography and farming together. It's just as good exercise, we find, for our young folks to figure out how much five bushels of potatoes at a dollar-ten a bushel will amount to as it is for them to figure out how much five times one, decimal, one and a cipher is. It's just as easy for them to learn to read by reading about flowers and simple gardening as it is about how the cat caught the rat. It's just as interesting for them to learn the physical geography of the world, not as a separate study but as part of their dry-as-bones boundary statistics.

We are encouraging athletics in the schools. We are backing the school teams with our attendance at their games and our applause. It's a fact that the average country boy needs gymnasium work more than the average city boy. He needs the training, the drill and routine work.

We are teaching our girls to cook and sew. We are teaching them to cook and sew economically. Both our women and our girls were getting into the bakery habit. When we started in we were buying city-made bread. Think of it—in the country of homemade bread, where we have both material and time! We don't buy much bakery stuff now.

To go back to the Pioneer Products Company for a moment, I may say that our business has increased steadily every year. Some things we have dropped, because we find no further need of them. For instance, the company owns no more breeding stock. Our more prosperous members conduct that end of the business themselves. We have, however, bought a storehouse.

We are planning a new experiment. We found that a surprising lot of our trade was among my old Little Italy friends. They became permanent customers. As time has gone on we have also developed a regular clientele outside of these—people who know the Pioneer Products Company by name. Our scheme for next season is to put up a family hamper to be delivered regularly through the season. This will contain enough of the new vegetables to last a family a week. We divide our produce into

Burn the City of New York

That was the whispered command that sped along the underground wires of the Confederate Secret Service. Men who cared nothing for life tried to obey the command. They set fire to nineteen New York hotels. The plan failed and no one was more glad that it failed than the leaders of the Confederacy.

The city of New York was unharmed but other fair cities lay waste. Richmond was a ghastly ruin, as you see in this part of a photograph shown here. Charleston and Columbia lay in ashes.

The story of the attempted burning of New York—one of the strangest and most dramatic of all history—is brought to light in the vivid pages of the

PHOTOGRAPHIC HISTORY OF THE CIVIL WAR

Here in these ten volumes you get 3,800 photographs, Union and Confederate, taken by Brady and his followers, by Confederate spies, by Confederate photographers in Charleston and New Orleans. They sweep over the whole field of war, from its beginning to its end. They cover its every phase, its minutest detail, its biggest campaign. And here you get the million-word history that was written by fifty great Northerners and Southerners—fifty great Americans.

If You Missed One Chance to Save Money, Do Not Miss Another

Thousands took advantage of the Wanamaker money-saving club last year, and when in June the price went up \$3.00 these had saved thousands of dollars. This year there is another club, and when this club closes the present price goes up \$15. This year's price isn't much higher than last year's, but next year's price will be \$15 more. This is your last chance to get the low price.

Send the Coupon Without Money

It brings you free a book of sample pages showing some of those strange photographs—ghosts from the past. It tells you the mysterious story of their taking, loss and recovery. It tells how you may pay for them at the rate of ten cents a day—if you are prompt.

John Wanamaker—New York

John Wanamaker—New York

John Wanamaker
New York

Please send me 12 new and interesting war-time photographs shown in 50 sample pages of the Photographic History of the Civil War. I am interested in your offer to save me \$15 in the purchase of this work, but am to be under no obligation and you are to furnish the sample pages containing the photographs absolutely free and charges paid.

Name
Address
Occupation

The Best Food for Dogs

Send for **FREE Sample of Austin's Dog Bread**

carefully made of clean, high-grade materials. Surprise yourself with its perfect results. Give dealer's name.

Austin Dog Bread and Animal Food Co.
397 Marginal Street, Chicago, Ill.

REDUCE LIVING EXPENSES BY RAISING POULTRY

Thousands are cutting down living expenses and making money this way with **Successful INCUBATORS and BROODERS**. Write for FREE Catalog and facts. Booklet, "How to Raise 40 out of 50 Chickens," 10c.

Des Moines Incubator Co., 649 Second Street, Des Moines, Ia.

Mandy Lee Incubator applies ideal hatching conditions automatically. Regulates moisture and ventilation as well as heat. Important exclusive features. Fewer hatches spoiled, chicks healthy. Send for free up-to-date book.

GEO. H. LEE CO., 1150 Hursey St., Omaha, Neb.

48 BREEDS Fine pure bred chickens—ducks, geese and turkeys—Northern raised, hardy and very beautiful. For sale, eggs and incubators at low prices. America's greatest poultry farm. Send 4c. for large, fine, Winterset Annual Poultry Book.

R. F. SEIBERT, Box 555, MANKATO, MINN.

PATENTS that PAY BEST

Facts about PRIZES, REWARDS, INVENTIONS WANTED, etc. Send 10c for valuable booklet.

E. S. & A. S. LACEY, 218 Washington, D.C. Established 1889

WRITE FOR MY PRICE

On 6-Time World's Champion **BELLE CITY**

Winner in 10,000 hatch contests. Record of success never equalled. I want to send you all facts, figures and proof that will interest you. Show you how to get prize winning hatches at lowest cost. Write me a postal note.

Joe Polak, Pres. Belle City Incubator Co., Box 77, Racine, Wis.

BACK TO THE FARM

Give up struggle for mere existence in city! Plan new way out. No cost to investigate. Free Road explains plan for men or women. (No land to sell. No agents.) We teach Farming by Mail. All expenses \$10.00 interest free!

AMERICAN FARMERS SCHOOL
387 Latrod Building, Minneapolis, Minn.

125 Egg Incubator and Brooder

Free! Paid! East of Rock for \$10.00. Rock's Incubator, guaranteed. Hot Water; double walls; copper tank, Call, Redwood—best construction. Guaranteed. Order direct or write for free Catalog. Waukegan Incubator Co., Box 157, Racine, Wis.

\$4.95 MANKATO

A high-class hatchery first from factory. Guaranteed. Sure, simple, safe, ready to use. Redwood, triple-walls, asbestos lined. Copper hot water tank, self-regulator, safety lamp, nursery thermometer. Get book before you buy any. 18 years at St. Mall postal way to Mankato Incubator Co., Box 846, Mankato, Minn.

Money In Poultry Start small! Grow BIG. **and Squabs** For a Big Book tells how. Describes World's largest pure-bred poultry farm gives great mass of poultry information. Lowest prices on birds, eggs, incubators. Mailed 4c.

F. FOY, Box 4, Des Moines, Iowa

IF YOU ARE WILLING to devote some of your leisure hours to acting as the local subscription representative of The Saturday Evening Post we will pay you liberally for your work.

AGENCY DIVISION
THE CURTIS PUBLISHING COMPANY
PHILADELPHIA, PA.

\$1 POULTRY RAISING Book FREE

To Everyman Interested in Incubators and Brooders Book tells how to make money, what to feed chicks, their care, habits, weight, color, etc. Say whether interested in 60, 120, 175, 240 or 360 egg size. I'll also send my Special Low Price, Freight Prepaid, Introductory Offer on my Ideal Incubators. Write for it.

J. W. MILLER CO., Box 180, Rockford, Illinois

As Permanent as a Roof cut out of Solid Rock

Can you imagine anything more durable than a roof cut out of solid rock! Such a roof would be practically indestructible. Fire couldn't burn it. Acid fumes, gases, rain, snow, sun and extreme temperatures couldn't injure it.

A roof of this description—a roof that is cut from solid rock to all intents and purposes—is

J-M ASBESTOS ROOFING

This roofing is made by crushing solid Asbestos Rock and compressing the long fibres into a dense, homogeneous felt. Several layers of this rock felt are then permanently cemented together with nature's greatest water-proofer, Trinidad Lake Asphalt, making a light-weight roofing that is virtually a solid sheet of pliable stone.

J-M Asbestos Roofing forever rids you from the expense of repairs. No coating. No graveling. Everlasting. After more than a quarter century of service J-M Asbestos Roofing shows no signs of deterioration. It is the cheapest of all roofings from the cost-per-year standpoint.

Adapted to any building and any climate. Easily and quickly applied. If your dealer can't supply you, we will ship direct.

Write our nearest branch for sample of the Asbestos Rock from which this roofing is made and Illustrated Book No. 2349.

H. W. JOHNS-MANVILLE CO.

MANUFACTURERS OF ASBESTOS
AND MAGNESIA PRODUCTS

ASBESTOS

ASBESTOS ROOFING, PACKINGS,
ELECTRICAL SUPPLIES, ETC.

Albany	Chicago	Detroit	Louisville	New York	San Francisco
Baltimore	Cincinnati	Indianapolis	Milwaukee	Omaha	Seattle
Boston	Cleveland	Kansas City	Minneapolis	Philadelphia	St. Louis
Buffalo	Dallas	Los Angeles	New Orleans	Pittsburgh	Syracuse

For Canada—THE CANADIAN H. W. JOHNS-MANVILLE CO. LIMITED
Toronto Montreal Winnipeg Vancouver 1931

An \$18 Man Needed \$30 a Week

HE had a home and family in Buffalo, New York. He was ambitious to give them many of the pleasures that his limited income denied. He became a local representative for

*The Saturday Evening Post
The Ladies' Home Journal
and The Country Gentleman*

He quickly realized his aim of \$30.00 and now earns \$50.00 a week. The work is permanent; healthful (being out of doors), and he no longer "slaves" under the restrictions of a limited income.

We have local positions for other men and women of the right calibre. We pay commissions and salary on all subscriptions, either renewal or new. We co-operate with you and show you the "how" of Curtis work. The work is interesting and the opportunity as large as you make it. If you will write, we will tell you more about the plan.

Agency Division
**THE CURTIS
PUBLISHING COMPANY**
Philadelphia, Pa.

firsts and seconds and deliver the firsts to those who can afford to pay a little more. The seconds will go mostly to Little Italy. The latter will be good vegetables—fresh and sound, differing from the firsts only in size. Burlington is to have charge of the distribution on his usual commission basis. He is our manager now, by-the-way, paying his salary out of his commission.

This method will give us a steadier market.

Now about our experiment in raising our own meat. That, too, has been a fair success. The local butcher fought us for a little while, but his fight was hopeless. Understand, there was no attempt to boycott him or anything of that sort; but most of us were raising our own poultry and pork and, besides that, we weren't eating so much meat as we did. Still there was some demand, chiefly for beef. We made a proposition to the man—that we turn in to him what meats we produced for the local market and that he handle them on a basis of ten per cent net profit. He thought it over for a little while and then accepted. He has made a good thing out of it and so have we.

I don't want any one to get the idea that our town is any Utopia. It isn't. It is nothing but a steady, prosperous farming community where everybody is a hard worker. We aren't doing half of what we might, but our satisfaction comes from knowing we are doing more than we did. As the years go by we hope to do more. There isn't any reason I can see why, as a town, we shouldn't be in the position of any well-conducted city business, increasing our efficiency and with that our profits. Real estate has almost doubled here and this hasn't been a fictitious doubling. It is based on what land is worth to the investor who becomes one of us and uses his land intelligently. No one can buy land in our town, loaf on it, and share our prosperity. We aren't dividing any profits except among those of us who earn them.

People have come to our town and tried to locate the secret of our modest success in our land, in the cooperative idea, in our favorable position to the market, in just our bull luck. Most of these men and women haven't sense enough to be worth our bother. I haven't much patience with those who look to find the solution of all our difficulties in some arbitrary system that doesn't take the individual into account. But now and then comes along a man who is in earnest. Then I take him round and introduce him to Josh Chase. He's a long-legged, thin-faced fellow, with skin as bronzed as a skipper's. Then Josh takes the visitor over his ten acres of land with the pride of a king. He shows him a new barn and all his carefully-cared-for farming implements. He takes him into a modest story-and-a-half white house and introduces him to Mrs. Josh and a couple of rosy-cheeked children. With half an eye the man can see that here is prosperity of the best kind.

"Well?" the man is apt to ask me.

"He isn't afraid of the rain any more,"

I say.

"Well?"

"That's all. It means he isn't afraid of work. He's up at daybreak every morning in the year and his work isn't done until dark; but you wouldn't pick him out as a slave—would you? He doesn't look like a poor downtrodden savage—does he? He's a man with a hoe, all right; but is he making any bid for your sympathy?"

"That's only because your cooperative idea—"

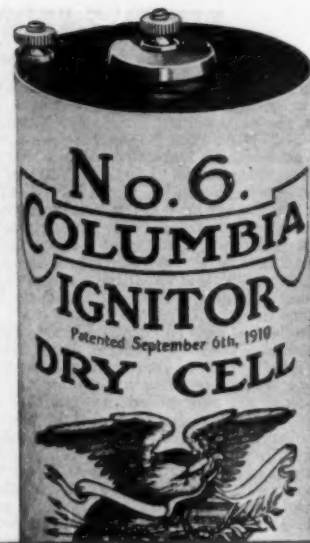
"The company would have failed the second year if Josh had been dependent upon that idea and not the idea upon him. No, sir; that man came over in the May-flower, but he didn't land until about five years ago. If you don't believe it I'll show you another man who came over a little earlier, and who isn't a member of our company because he doesn't need even that help."

Then I take him round and introduce him to Dardoni. He meets the smiling black-haired Italian and sees the latter's busy acres and meets another type of pioneer.

If, after this, the investigator is of a mind that prosperity is so common hereabout that any one can succeed, then I introduce him to the awful example—that's Hadley.

Poor old Hadley! Even he confided in me the other day that if he felt real pert next spring he thought he'd put that patch back of his house into potatoes.

(THE END)



What do YOU say when
you want a dry battery?

You can always be
sure of a better bat-
tery by saying

"COLUMBIA"

Because of its long life and
economical service, its use ex-
tends over all the continents,
and over all dry-battery needs.

Fahnestock connections at no extra charge.

National Carbon Co.

Cleveland, Ohio U. S. A.

Nine factories in U. S.
and Canada.

\$92.50—Our Price for Next 30 Days!

We now offer the Edwards "Steelcote" Garage (1913 Model), direct-from-factory, for \$92.50. But to protect ourselves from advancing prices of steel, we set a time limit upon the offer. We guarantee this record price for 30 days only. Just now we can save you \$35 or more.

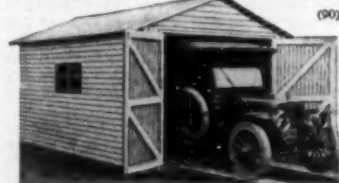
Edwards Fireproof GARAGE

Quickly Set Up Any Place

An artistic, fireproof steel structure for private use. Gives absolute protection from sneak thieves, joy riders, fire, lightning, accidents, carelessness, etc. Saves \$30 to \$50 monthly in garage rent. Saves time, work, worry and trouble. Comes ready to set up. All parts cut and fitted. Simple, complete directions furnished. Absolutely rust-proof. Joints and seams permanently tight. Practically indestructible. Locks securely. Ample room for largest car and all equipment. Made by one of the largest makers of portable fireproof buildings. Prompt, safe delivery and satisfaction guaranteed. Postal sent today brings new 56-page illustrated Garage Book by return mail.

THE EDWARDS MANUFACTURING CO.

641-691 Eggleston Ave. Cincinnati, Ohio



"RANGER" BICYCLES

Have imperial roller chains, sprockets and pedals; New Superior Coaster-Brooks and Hubs; Puncture-Proof Tires; highest grade equipment and many advanced features possessed by no other wheels. Guaranteed 1 year. We sell the highest grade bicycles at exceedingly low prices. Other reliable models from \$12 up. A few good second-hand machines \$5 to \$8.

10 Days' Free Trial approval. We ship on freight prepaid, anywhere in U. S., without a cent in advance. DO NOT BUY a bicycle as a rule of thumb from anyone at any price until you get our big new catalog and special prices and an attractive new offer. A postal brings everything. Write us now.

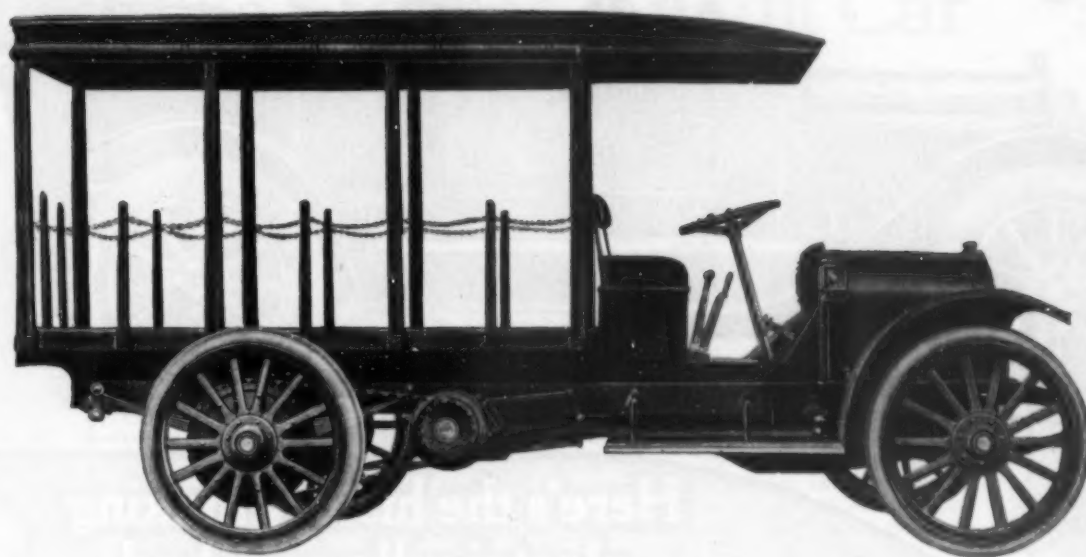
Tires Coaster Brake Rear Wheel, lamps, parts, and sundries half usual prices. Elder Agents everywhere are collecting money selling our bicycles, tires and sundries. Write today.

MEAD CYCLE CO. Dept. A-55 CHICAGO

JAPANESE AIR FERN

Most beautiful of all Ferns. SPECIAL OFFER: Fine specimen in exquisite hanging brass bowl, only \$1 prepaid. Agents wanted.

G. G. Clark & Co., 6809 Ellis Avenue, Chicago, Ill.



The 3/4 Ton Utility Truck—\$1250

(Chassis Only)

THIS new Utility truck is the most practical and serviceable truck of its size ever built. It is intended for any kind of city and suburban delivery service. It works more simply, more economically, more rapidly and more effectively than most trucks of much larger size. It is a new development.

Unlike some small trucks, it is *not* a built over or a redesigned pleasure chassis. It is a real heavy truck in all of its parts, in its entire design, in its whole construction and in its economical operation. For instance, the powerful 4-cylinder motor is controlled by our patented governor; it cannot be driven over 18 miles an hour; it has quick demountable solid tires 36" x 3" front and 36" x 3 1/2"

rear; it has an unusually rugged pressed steel frame, doubly reinforced at points where it will receive the greatest strains; the wheel-base is 120 inches.

Throughout this truck is built on the most modern truck lines. It is made in one of the largest truck plants in the world by men who have been building successful trucks for over ten years. It is built by truck specialists.

For the merchant or manufacturer who has a whole lot of daily deliveries to be taken care of, this new Gramm truck is well worth immediate investigation.

See the nearest Gramm dealer, or write us and we will send you one of our transportation experts.

Literature and transportation advice from the factory—gratis.

See this new truck at the Chicago Truck Show

Section D, Coliseum

The Gramm Motor Truck Company, Lima, Ohio

John N. Willys, President

BRIEF SPECIFICATIONS

CARRYING CAPACITY—1500 lbs. Maximum, 2000 lbs.
BODY—Optional and extra.
FRONT AXLE—1-Beam Section. Tipken bearings.

REAR AXLE—Rectangular Section, Tipken bearings in hubs.

MOTOR—4 cylinders—4 in. bore—4 1/4 in. stroke. Provided with enclosed and sealed governor.

TRANSMISSION—Selective type. Three speeds forward and one reverse.

WIDTH OF FRAME—34 inches.

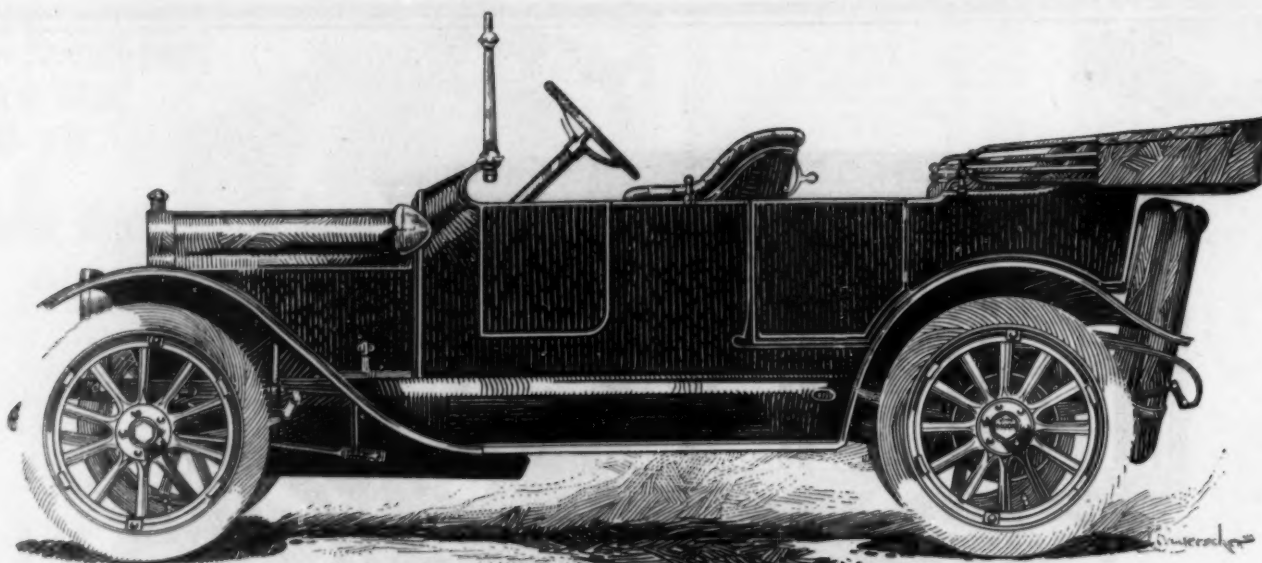
WHEEL BASE—120 inches.

TIRES—Front, 36" x 3", Rear, 36" x 3 1/2". Goodyear Solid.

LOADING SPACE—Approximately, 40 in. x 96 in.

GASOLINE CAPACITY—20 Gallons.

EQUIPMENT—Two side oil lamps. Oil tail lamp, horn, and full set of tools.



Here's the history making
electrically cranked

MOON "39"

A great big roomy powerful car—116-inch wheelbase, 34x4 demountable and quick-detachable tires, 4x5 $\frac{3}{4}$ -inch T-head motor (note the long stroke)—left-hand drive and center control.

This car is refined in finish and in detail. It embodies the very latest ideas in design and construction. The combination cowl, windshield and dash—the luxurious Turkish upholstery—the roominess—the conveniences for the passengers' comfort—these are the ear-marks of the highest type of automobile construction!

\$1650—completely equipped
Electrically cranked and lighted

Here are a few of the features which take the Moon "39" out of the class of the ordinary medium-priced car.

Individuality of design—full-floating rear axle with Timken bearings—over-sized transmission and differential—multiple-disc clutch. Made *entirely* in our own shops.

Best of all, the Moon "39" is electrically cranked and lighted by the simplest, most workable and fool-proof system in existence. Now a woman can drive a big, powerful, roomy car as easily as she can an electric car.

The Moon electric cranker readily spins the motor on the coldest day, and the same equipment furnishes electrical current for all the lighting.

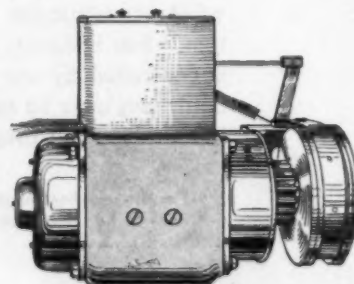
The Moon "39" is built in all bodies—it comes completely equipped, including top, windshield and speedometer, for \$1650.

MOON MOTOR CAR CO.

4440 North Main Street
Saint Louis

Moon Electric Self-Cranker

The Moon Electric Cranker is so free from complications that it makes no difference which way the two wires from the battery to the starter are connected. No switches on the dash or anywhere else to control the charging of the storage battery—everything absolutely automatic and fool-proof!





TRADE MARK
COPYRIGHTED



TRADE MARK
COPYRIGHTED

The Stearns-Knight Car

Chosen by Men Who Brook No Failures

The Stearns-Knight car, since its introduction nineteen months ago, has been the choice of men who lead in their respective fields. With these men time is money, and the habit of efficiency has become fixed. In their daily life they demand results—excuses are not accepted or failures condoned.

These men—a thousand of them

—bought Stearns-Knight cars last year. Others of their class are following their example this season. Many of them were waiting for us to produce a car of greater power and speed, and the announcement of the new six-cylinder Stearns-Knight was immediately met by a flood of orders from all parts of the country.

A Car for the Few

The Stearns-Knight Six is pre-eminently a class car—built for those who demand the utmost in motor car luxury. This of necessity means limited production, and emphasizes the importance of placing orders early if delivery is to be assured.

The equipment is absolutely complete. It includes Gray & Davis electric starting and lighting system, Warner Auto-Meter, top, windshield, Mea magneto, Klaxon horn, demountable rims and many other details.

Seven passenger touring car	\$5,000
Five passenger touring car	4,850
Four passenger light touring car	4,850
Three passenger roadster	4,850
Limousine	6,100
Landaulet	6,200

Prices of four-cylinder models from \$3,750 to \$5,100
Catalog and descriptive matter upon request

Stearns
THE ULTIMATE CAR
(Knight Type Motor)

THE F. B. STEARNS COMPANY
CLEVELAND, OHIO

Branches and Dealers
in 125 Principal Cities

LEADERS OF MEN

THE DOCTOR

Half the Rubbing taken
out of Scrubbing

Old Dutch Cleanser



MANY USES AND FULL
DIRECTIONS ON LARGE
SIFTER-CAN - 10¢